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ABSTRACT

This document contains research-based resource materials designed to help teachers teach life skills to students in grades 7-12. It contains eight units that cover life skill categories identified through research. Each unit consists of several self-contained modules that can be taught in any sequence and incorporated into a variety of courses. Each module includes the following components: text, teaching strategies, learning activities, transparency masters, and answers to learning activities. The packet also contains information about the project that developed the resource materials and suggestions for use. Modules in the personal development skills unit are as follows: self-esteem, social conduct, and understanding cultural differences. The health and wellness skills unit includes these modules: stress management, AIDS awareness and prevention, weight control, human nutrition, substance abuse, sex education, and cancer and cardiovascular disease. Five modules in the citizenship skills unit are as follows: effective citizenship, U.S. flag, parliamentary procedure, United Nations, and misdemeanors and felonies. Communication skills unit contains the following: verbal and nonverbal communication, leadership, and conflict resolution. Modules in the consumer skills unit are as follows: personal checking accounts, budgeting/purchasing, financial planning, and managing credit. Employability skills unit has six modules: characteristics for employment, work schedules and compensation, employment opportunities, self-improvement, social security system, and securing employment. Topics of parenting and child care modules are as follows: functioning effectively as a family, school-age parenting, selecting child care, parenting--what's it all about?, and parenting education. Balancing work and family skills unit addresses managing multiple roles, goal setting and decision making, and initiatives for family and work. (KC)

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Skills for Life

Teacher's Resource Materials

Personal Development Skills

Health and Wellness Skills

Citizenship Skills

Communication Skills

Consumer Skills

Employability Skills

Parenting and Child Care Skills

Balancing Work and Family Skills

CE 074 641

Texas Education Agency
Home Economics Education
Austin, Texas

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Skills for Life is a Resource Guide for teachers. Some Modules contain sensitive information. Teachers should discuss such content with administrators prior to using the instructional materials. It is also suggested that teachers inform students' parents of the nature of the sensitive information. Local school district policies on such curriculum must be followed. Each teacher is cautioned to use discretion in selecting and presenting materials appropriately.

Skills for Life

Teacher's Resource Materials

Skills for Life

Teacher's Resource Materials

Initiated 1991
Completed 1997

Developed and disseminated by:

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Skills for Life

General Information Contents

iv Compliance Statement

v Acknowledgements

ix Introduction

xix Teacher's Resource Materials Contents

xxi Packet Information

COMPLIANCE STATEMENT

TITLE VI, CIVIL RIGHTS ACT OF 1964; THE MODIFIED COURT ORDER, CIVIL ACTION 5281, FEDERAL DISTRICT COURT, EASTERN DISTRICT OF TEXAS, TYLER DIVISION
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Skills for Life

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Skills for Life

Teacher's Resource Materials

Introduction

The approaching twenty-first century offers both great opportunities and great challenges to vocational educators. As society continually changes, driven by technological advancements and increased access to information, the workplace offers new job opportunities requiring higher skill levels. For those academically and socially educated to succeed in that workplace, the future offers exciting prospects. Likewise, technologically driven changes provide opportunities for enhanced fulfillment in family and personal life.

However, an alarming percentage of the population is not being prepared to reap the benefits of change. Cultural, gender, and economic barriers prevent many individuals from gaining the preparation essential for future success in work and family life. At a time when students face significant pressures in both school and personal life and are bombarded with media impressions, changing family and social structures too often fail to provide needed support. Poverty, illiteracy, adolescent pregnancy, substance abuse, and students' dropping out of school are dramatic markers which signal that intervention is needed.

All students must be equipped with skills that empower them to face life's challenges, cope with pressure in positive ways, and make decisions that contribute to future success. It is recognized increasingly that teaching a specified body of knowledge is insufficient to prepare students for the future. Knowledge continually changes; information is expanding at an unprecedented rate. What all students additionally require are skills that empower them to learn throughout their lives and to adapt positively to new or changing jobs and changing family and personal situations. The skills that enable an individual to be a healthy and productive member of the community in all stages and aspects of life have been called *life skills*.

Life skills consist not only of academic skills but also encompass skills that contribute to the holistic development of the individual. To be productive, contributing members of society, individuals must not only possess knowledge, but they must be healthy, adaptable, and able to cope with life's changing situations. They must be able to make wise personal, social, and economic decisions while recognizing and resisting negative interpersonal or media influences. Increasingly for success at work and home, individuals must be able to communicate, resolve conflict, appreciate differences, and work as group members. Success in the workplace involves not only mastering employability skills but also developing skills for managing stress and balancing work with family and personal life.

These skills for living cannot be taught totally at school. Development of life skills occurs throughout an individual's life as a product of varied experiences. However, in conjunction with family, community, and societal support systems, schools must focus on selected skills that will better enable individuals to live productively, healthily, and respectfully in community with others. Home economics education, with its established primary emphasis on preparing students for successful employability and home, family, and personal life, is positioned to take a leadership role in the increased effort to teach life skills to all students.

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LIFE SKILLS PROJECT

For educators to help students develop life skills, the skills need to be defined, identified, and explored, and curriculum materials need to be developed to teach resulting life skills content. Recognizing these needs, the State Board of Education in Texas approved a grant for research and development of life skills curriculum to the Home Economics Education Program and the Home Economics Curriculum Center at Texas Tech University. The resulting project consisted of separate research and curriculum components.

LIFE SKILLS RESEARCH

The research component of the Life Skills Project was a multiphase process of identifying life skills, measuring students' current abilities in selected skills, and assessing those skills most needed in the future. Students' perceptions of their future lives and expected application of life skills to work and family roles also were explored.

Identification of Life Skills

The first phase of the research project was a phone survey of teachers, administrators, extension agents, community leaders, parents, and students to identify life skill categories. The resulting fifteen categories were validated in a questionnaire completed by 1,519 attendees at the State Professional Improvement Conference for Vocational Home Economics Teachers in August 1990.

Life Skills Questionnaire

The identified categories, along with specific examples of life skills within each category provided by two groups of home economics teachers, were used to develop the Life Skills Questionnaire. This questionnaire was completed by 1,376 students in twenty-seven Texas schools, which are listed in the Acknowledgements. The statewide student sample was 45% male and 55% female. Of those, 47% were Anglo, 35% Hispanic, and 15% Black. Student grade levels ranged from seventh through twelfth. Of the students surveyed, 35% were currently employed, working an average of 21.8 hours per week.

A questionnaire measuring the same skills was completed by 525 adults representing students' administrators, counselors, teachers, parents, and other members of the community. The adult respondents were 29.4% male and 69.4% female.

Results of the Life Skills Questionnaire showed gender differences in students' perceptions of life skills. Females rated both present ability and future need higher than males. Perceptions of present ability increased logically by grade level, with senior high students rating ability higher than junior high students. Students at all grade levels saw a similar need for life skills in the future.

Future Expectations and Life Skills for Work and Family

A second instrument surveyed 305 students in ten of the original twenty-seven schools to measure students' work and family expectations for the future. Students generally expected to be part of a "traditional" family—they highly expected to be married only once and to be a parent. They considered being a single parent or being a stepparent unlikely. In work life, most expected to graduate from high school, have education beyond high school, and earn more money than their parents did when they were in their thirties. They considered being married to a nonworking spouse unlikely; in other words, most students—both males and females—expected their future spouses to work.

Students generally expected to be part of a "traditional" family—they highly expected to be married only once and to be a parent. They considered being a single parent or being a stepparent unlikely.

The second instrument also measured perceived importance of life skills to future work and family life. Students considered it very important to accept responsibility for their own actions, make responsible decisions, "feel good about themselves," and keep their bodies free of harmful drugs in both work and family life. Filling out a job application was considered the most important skill in work life. In both work and family life, students rated as *least* important writing a descriptive paragraph, calculating percentages, and eating a variety of foods from the daily food guide.

Individual Student Profiles

Finally, twenty-four students from the second survey sample were interviewed to develop student profiles regarding life skills and work/family expectations. Students were asked to clarify their definition of *future*, which was expressed as an average age of twenty-seven.

When asked to identify the factors that influenced their future expectations, twelve students cited parents, four selected family roles, and two named sisters as most influential. Three students were most influenced by teachers, counselors, or other school adults. Television was the primary influence for two, and religion was most influential for one student. No student named peers as having the most influence on future expectations.

Student responses to the Future Expectations and Life Skills Questionnaires also were explored in more detail. For example, in explaining why they considered it unlikely that they will be divorced in the future, students acknowledged the frequency of divorce and the resulting problems. Several said their parents have been divorced and they do not want to experience divorce again. Many mentioned the importance of commitment: "If it's important enough to marry, you should stick with it."

Implications for Vocational Educators

Research findings suggested that both adults and students perceived a need for further development in all identified life skill categories. Budgeting money, coping with stress, being responsible, and balancing work with family life were among items assessed as being highly needed. Low ratings of current ability on such skills as accepting criticism, practicing good nutrition, and practicing good health habits verified needs for life skills instruction in these areas.

Females completing the Life Skills Questionnaire rated both present ability and future need for life skills higher than did males. While conclusions regarding this finding cannot be offered with certainty, awareness of possible gender differences may offer implications for teaching life skills. Varying strategies may be needed when teaching life skills to males and females. As educators concentrate on teaching life skills, sensitivity to possible gender differences in perceptions and skills can provide additional insight into strategies that will facilitate life skills instruction for all students.

There was a logical progression in perceived ability from grades seven through twelve; senior high students rated their present life skill abilities higher than junior high students. Adult ratings supported the conclusion that students are improving life skills in grades seven through twelve. Although skill level perceptions increased by grade on all items, the items showed varying amounts of increase, with some items rated significantly lower than others. Implications drawn from these variances are reflected in the rationales for *Skills for Life* units listed in the Teacher's Resource Materials Contents.

Students' traditional expectations regarding family life offer interesting educational implications and challenges. Statistical trends indicate that many of the students will face those conditions they deem least likely to occur, such as being a single parent, being divorced, or being a stepparent. Students need preparation for adapting to changing family situations in their futures. Because they recognize the importance of parents and family roles to their future expectations, students living in both traditional and nontraditional families need to feel accepted and need to develop skills for coping and communicating within their current, as well as future, families.

Statistical trends indicate that many of the students will face those conditions they deem least likely to occur, such as being a single parent, being divorced, or being a stepparent. Students need preparation for adapting to changing family situations in their futures.

Interviews with students revealed that they recognize current role conflicts and the need to make decisions regarding role priorities. In addition, students highly valued having time to spend with their future families. Students need to develop skills in managing multiple roles they currently experience and to recognize how those skills can be developed and expanded to balance work and family roles in the future.

In conjunction with research, the *Skills for Life* Teacher's Resource Materials were developed for use in teaching life skills content to students. Research results and input from the Life Skills Advisory Committee guided development of content and teaching strategies.

Life Skills Units

The teacher's resource materials have been developed in eight units which incorporate all life skill categories identified through the research and development process. Each unit consists of several self-contained modules, which can be taught in any sequence and incorporated into a variety of courses. The *Skills for Life* Teacher's Resource Materials Contents on page xix-xx provides an overview of the units and modules currently developed or planned. A rationale for inclusion of each unit and research implications regarding teaching each unit follow.

Unit 1: Personal Development Skills. Personal development skills contribute to the growth of an individual's ability to function personally and in relationships with others. The personal development unit encompasses such vital skills as development of self-esteem, understanding cultural differences, decision making, and coping abilities.

"Feeling good about myself" was perceived as highly needed in the future by persons responding to the Life Skills Questionnaire and was rated among skills most important to both future work and family/personal life on the Future Application of Life Skills Instrument. As one student stated when interviewed, "Feeling good about myself is number one. If I don't feel good about myself, nothing else counts; I won't do the other skills."

Unit 2: Health and Wellness Skills. Health and wellness contribute greatly to an individual's ability to function successfully in work and family life. A person who is ill, sleepy, hungry, or experiencing other effects of poor health cannot participate productively in life. The Life Skills Research Project and other recent research support the need to teach students health and wellness skills to a greater extent than is currently being done.

"Feeling good about myself" was perceived as highly needed in the future by persons responding to the Life Skills Questionnaire...

Among the lowest ratings of students' present abilities on the Life Skills Questionnaire were items in the area of health and wellness. Items with *lower* ratings included ability to:
- practice good health habits,
- select nutritious snacks,
- eat a variety of foods from the daily food guide,
- cope with stress,
- get enough sleep,
- get plenty of exercise, and
- avoid alcohol use.

Students and adults both rated future need for health and wellness skills lower than other life skill items. The lack of students' present ability, combined with low ratings of the importance of healthful living by students and adults, strengthens the case for additional teaching of health and wellness skills.

Unit 2 was developed in response to the need for health and wellness instructional materials. Content, teaching strategies, and learning activities were designed not only to provide additional knowledge but also to foster application of nutritional and health practices by students. Content is insufficient unless students, recognizing the importance of a healthy, balanced lifestyle, are motivated to apply health and wellness skills to daily living. Students must be taught to recognize the relationship of healthful practices to living a productive life both now and in the future.

The lack of students' present ability, combined with low ratings of the importance of healthful living by students and adults, strengthens the case for additional teaching of health and wellness skills.

Unit 3: Citizenship Skills. The abilities to "be a law-abiding citizen" and "respect the rights of others" were perceived by adults as skills most highly needed in the future. Students rated these citizenship skills as important to both work and family/personal life in the future.

Citizenship involves responsible participation in the community, nation, and world. As citizens of the United States, individuals have both rights and responsibilities. Unit 3 includes modules that overview these rights and responsibilities and encourage students to become effective citizens; review parliamentary skills which enhance effective group and community participation; and explain patriotic symbols. The development of skills related to global citizenship are promoted in a module on the United Nations.

Unit 4: Communication Skills. Being able to communicate ideas and understand others is a basic factor in developing and sustaining human relationships. Communication, the process of sharing ideas, feelings, and information, is thus a life skill vital to living in community with others. Effective group functioning at home and at work depends on effective communication skills.

Communication, the process of sharing ideas, feelings, and information, is thus a life skill vital to living in community with others.

Modules in Unit 4 teach skills in verbal and nonverbal communication and conflict resolution. Additionally, modules covering leadership skills and being a group member provide training to strengthen group relational skills of students.

Unit 5: Consumer Skills. In a rapidly changing, highly technological society, individuals require keen consumer skills. A growing number of choices exist for varied products and services. Media messages and advertising bombard individuals with facts and propaganda which complicate making wise consumer and financial decisions.

Student survey responses reflected low ability to budget money. Both adults and students rated budgeting skills as highly needed in the future. When asked for suggestions to improve preparation of students for work and family roles, one counselor said, "Students need such practical skills as learning how to write checks and balance a checkbook." Such practical consumer skills as personal checking, budgeting and purchasing, insurance and investments, and personal loans are the focus of consumer life skills in Unit 5.

Unit 6: Employability Skills. Equipping students for the future includes preparing them for employment. Employability skills encompass recognizing employment opportunities, securing employment, understanding financial aspects, and exhibiting characteristics that promote employability and self-improvement. In addition, the ability to manage work and family responsibilities is an essential employability skill. Modules in Unit 6 cover this broad range of employability skills needed throughout an individual's work life.

Student survey responses reflected low ability to budget money. Both adults and students rated budgeting skills as highly needed in the future.

Unit 7: Parenting and Child Care Skills. When surveyed regarding future expectations, students considered it likely that they will be parents. In personal interviews, some students recognized the importance of parenting decisions, while some simply assumed that "everyone wants to have children—not soon, but sometime." One student said she expects to have children, "whether by accident or planned."

Diverse needs exist for parenting skills. Some students have realistic expectations and positive role models for parenting; many students live in dysfunctional families and lack positive role models. Many students will be forced to cope with the responsibilities of unplanned parenthood. A school counselor suggested that a strong parenting program be a life skill priority: "Students should be taught responsibility for parenthood and the consequences of teenage pregnancy, which has become almost an epidemic."

Concepts regarding teen parenting, family systems, parental rights and responsibilities, and parenting education are provided in Unit 7 to help teachers meet the diverse needs of their students. A module on selecting child care overviews options and considerations regarding dependent care—a vital work and family decision most individuals will face.

In personal interviews, some students recognized the importance of parenting decisions, while some simply assumed that "everyone wants to have children—not soon, but sometime."

Unit 8: Balancing Work and Family Skills. The growing number of working women, dual-career families, and single parents in society has intensified the need for skills to manage work and family responsibilities in order to maintain a healthy balance between work and family life. Although survey responses indicated that more males than females expect to work full time in the future, both considered it likely that they will work full time. In fact, the item rated as least likely to occur in the future was "be married to a nonworking wife or husband."

Managing multiple roles, prioritizing and goal setting, studying the impact of work addiction on the family, and coping with life situations are modules in Unit 8 that equip students for balancing work and family responsibilities.

Using the Teacher's Resource Materials

Each *Skills for Life* unit consists of several modules. Modules have been developed to provide supplemental resources for Home Economics Education programs but also are well suited for any program involving students in grades seven through twelve. These units and modules are listed on pages xix-xx.

Versatility was a major goal in the design of the curriculum materials. A unit may be taught in whole for several days, or a specific module can be selected to meet the content and timing needs of a specific student group. Each module is self-contained; any module can be taught in any sequence.

Each *Skills for Life* module includes the following components, which are consistently represented by the pictured icons for ease in identifying them in each module.

The growing number of working women, dual-career families, and single parents in society has intensified the need for skills to balance work and family.

Text

The text, which is written for the teacher, comprehensively overviews each topic. A note to the teacher called, "Take time to read between the lines," provides special information and suggestions for teaching each module. The "Notes" section on each page includes excerpts from the text that are of special importance, and space is available for teachers to write notes themselves. A variety of current resources have been reviewed in an effort to condense pertinent information and provide essential concepts, thus saving the teacher time.

Teaching Strategies

The needs of both students and teachers can be met with the variety of teaching strategies that have been developed. The teaching strategies are provided to reinforce the basic content to be presented and to aid in factual recall, basic comprehension, and critical thinking skills. To facilitate student comprehension of the material presented, three levels of teaching strategies have been developed with a variety of strategies within each level. The three levels include grades seven and eight, grades nine and ten, and grades eleven and twelve.

Learning Activities

Student learning is achieved with paper and pencil activities developed from the material from each module. The learning activities focus on challenging the students in various ways, helping build critical thinking skills, integrating academic skills, and reinforcing understanding of the content.

Transparency Masters

To reinforce the learning process, transparency masters have been developed to help students retain and understand the basic content by presenting basic module themes and points. The transparency masters, like the teaching strategies and learning activities, are designed to reinforce understanding of the content.

Answers to Learning Activities

As a timesaving device for the teacher, answers to all learning activities have been provided to assist the teacher in checking students' recall of the content presented. These answers are located in this component of each module.

Because the possibilities for vital life skills content are virtually endless, the curriculum has been designed to permit *ongoing development.* The curriculum is marketed in packets of five self-contained modules from varied units. Each unit is color coded with all components within each unit corresponding to facilitate location and placement of modules within a resource materials binder.

Skills for Life is packaged in loose-leaf form for *maximum* flexibility. As packets are obtained, they can be inserted easily by following the color coding and numbering system of the materials. In addition, the teacher can personalize the materials by inserting pages in the binder for lesson plans or supplemental resources, such as current newspaper articles relevant to a specific topic. When an initial binder is full, a second volume can be added to accommodate expanding life skills materials.

Packet Information

The loose-leaf format and the packet marketing procedure permit ongoing development of life skills modules. The Packet Information on pages xxi-xxii lists units and modules in order of planned availability.

Skills for Life

Teacher's Resource Materials Contents

Materials for *Skills for Life* are organized in eight units with various numbers of modules. Each module contains text, teaching strategies, learning activities, transparency masters, and answers to learning activities. Following are contents of the *Skills for Life* Teacher's Resource Materials:

Unit 1: Personal Development Skills

Module	A	Self-esteem
Module	B	Social Conduct
Module	C	Understanding Cultural Differences

Unit 2: Health and Wellness Skills

Module	A	Stress Management
Module	B	AIDS Awareness and Prevention
Module	C	Weight Control
Module	D	Human Nutrition
Module	E	Substance Abuse
Module	F	Sex Education
Module	G	Cancer and Cardiovascular Disease

Unit 3: Citizenship Skills

Module	A	Effective Citizenship
Module	B	The United States Flag
Module	C	Parliamentary Procedure
Module	D	The United Nations
Module	E	Misdemeanors and Felonies

Unit 4: Communication Skills

Module	A	Verbal and Nonverbal Communication
Module	B	Leadership
Module	C	Conflict Resolution

Unit 5: Consumer Skills

Module A Personal Checking Accounts
Module B Budgeting/Purchasing
Module C Financial Planning: Savings, Investments, and Insurance
Module D Managing Credit

Unit 6: Employability Skills

Module A Characteristics Needed for Employment
Module B Work Schedules and Compensation
Module C Employment Opportunities
Module D Self-improvement
Module E Social Security System
Module F Securing Employment

Unit 7: Parenting and Child Care Skills

Module A Functioning Effectively as a Family
Module B School-age Parenting
Module C Selecting Child Care
Module D Parenting: What's It All About?
Module E Parenting Education: Prenatal, Postnatal, and Infant Care

Unit 8: Balancing Work and Family Skills

Module A Managing Multiple Roles
Module B Goal Setting and Decision Making
Module C Initiatives for Families and Work

Skills for Life

Packet Information

Skills for Life modules will be sold in packets of five. Module titles included in each packet are listed below.

- **Packet 1**
  Unit 1 Module A: Self-esteem
  Unit 2 Module B: AIDS Awareness and Prevention
  Unit 3 Module E: Misdemeanors and Felonies
  Unit 6 Module A: Characteristics Needed for Employment
  Unit 8 Module A: Managing Multiple Roles
  (A project introduction and tabbed dividers will be included.)

- **Packet 2**
  Unit 1 Module C: Understanding Cultural Differences
  Unit 2 Module A: Stress Management
  Unit 3 Module B: The United States Flag
  Unit 4 Module A: Verbal and Nonverbal Communication
  Unit 5 Module A: Personal Checking Accounts

- **Packet 3**
  Unit 2 Module E: Substance Abuse
  Unit 3 Module A: Effective Citizenship
  Unit 4 Module B: Leadership
  Unit 6 Module B: Work Schedules and Compensation
  Unit 7 Module A: Functioning Effectively as a Family

- **Packet 4**
  Unit 2 Module D: Human Nutrition
  Unit 2 Module F: Sex Education
  Unit 3 Module D: The United Nations
  Unit 6 Module C: Employment Opportunities
  Unit 6 Module D: Self-improvement

- **Packet 5**
  Unit 2 Module C: Weight Control
  Unit 3 Module C: Parliamentary Procedure
  Unit 5 Module B: Budgeting/Purchasing
  Unit 6 Module E: Social Security System
  Unit 7 Module B: School-age Parenting

- **Packet 6**
  Unit 1 Module B: Social Conduct
  Unit 4 Module C: Conflict Resolution
  Unit 5 Module C: Financial Planning: Savings, Investments, and Insurance
  Unit 6 Module F: Securing Employment
  Unit 7 Module C: Selecting Child Care

- **Packet 7**
  Unit 2 Module G: Cancer and Cardiovascular Disease
  Unit 5 Module D: Managing Credit
  Unit 7 Module D: Parenting: What's It All About?
  Unit 7 Module E: Parenting Education: Prenatal, Postnatal, and Infant Care
  Unit 8 Module B: Goal Setting and Decision Making
  Unit 8 Module C: Initiatives for Families and Work

UNIT 1

Personal Development Skills

📖 = Text

📋 = Teaching Strategies

✍ = Learning Activities

📽 = Transparency Masters

☑ = Answers to Learning Activities

UNIT 1

Notes

Module A

Self-esteem

Take time to read between the lines.

As a teacher, you are a vital part of your students' lives. You see them and communicate with them every day. You are aware of students' strengths and weaknesses regarding self-esteem. Because of your awareness, you have the opportunity to provide students with the information about self-esteem that they need.

Self-esteem is unique to every individual. It is not constant; it can be influenced and changed. A student's self-esteem determines how he or she faces life's challenges and demands. This makes self-esteem a significant factor in every facet of life. The skills you provide to students will help them now and in the future. As you teach students about self-esteem, you give them powerful knowledge and skills they can use every day of their lives.

SELF-ESTEEM

Self-esteem is made up of the positive or negative feelings and thoughts individuals have about themselves.

Self-esteem is a personal characteristic that affects every aspect of an individual's life. ***Self-esteem*** can be referred to as a personal assessment of one's competence and worth. It also refers to one's self-image. Self-esteem is made up of the positive or negative feelings and thoughts individuals have about themselves. Self-esteem is influenced by many factors including the following:

- past experiences
- relationships with friends
- relationships with parents
- relationships with siblings
- home life
- personal achievements
- community experiences

Notes

- relationships with classmates
- relationships with teachers and other school personnel
- experiences with clubs
- experiences with religious groups
- relationships with girlfriends or boyfriends
- television
- advertising

Self-esteem incorporates all of the feelings and thoughts an individual has experienced about himself or herself, both positive and negative. If others tell a person that he or she is smart, interesting, and fun to be around, that individual is likely to feel good about himself or herself and have a high self-esteem. On the other hand, if an individual is told that he or she is incompetent, boring, or dull, he or she is likely to have negative thoughts about himself or herself resulting in a low self-esteem.

Good self-esteem is a critical part of an individual's physical and mental well-being.

Good self-esteem is a critical part of an individual's physical and mental well-being. Low self-esteem can be linked to depression, unsatisfactory relationships, and in severe cases, drug and alcohol abuse and even suicide. Ways to encourage positive self-esteem include the following:

- **Independence** – Independence must be encouraged.
- **Assertiveness** – People have assertiveness to be in control of themselves, their bodies, and their futures. There is a fine line between assertiveness and disrespectfulness.
- **Decision Making** – This must begin in childhood. Children should begin to make some decisions or choices as soon as possible.
- **Learn to Value Others** – As members of society, people are here to help each other. All individuals need and depend on others to some extent.
- **Encourage Creativity** – Most individuals are praised for their conformity, not their creativity. Encourage creativity while setting limits.
- **Communication** – Communication between students and their parents, caregivers, teachers, or friends is important. The ability to identify one's feelings and share those feelings with others is significant to effective communication.

As an individual progresses through the life cycle, self-identity grows and changes.

An individual's sense of ***self-identity,*** or individuality, is a result of understanding his or her uniqueness and the awareness of having a positive or negative self-concept. Friends, family, and community play a major role in helping an individual form a healthy self-concept and establish a self-identity. The development of a self-identity is a lifelong process. As an individual progresses through the life cycle, self-identity grows and changes. In addition, it is possible for an individual to improve his or her self-concept. By addressing mistakes and attempting to find better ways to handle situations, an individual can begin to improve her or his self-concept.

Positive self-care is an important aspect of developing one's self-identity. The ability to achieve positive self-care depends on the following factors or skills:

- Set priorities, values, and goals for self, family, parents, and friends.

Notes

- Know individual limits. It is important to know one's strengths and weaknesses. When someone is pushed beyond his or her limits, she or he cannot be effective.
- Know when and how to say no.
- Express feelings. It is important to let friends, family, or others see that a person has feelings, difficulties, and frustrations.
- Spend time on oneself. Do not get overburdened. Hobbies are beneficial in providing recreation. A balanced life of work and play is important.

Johari's Window

Open Self This is the self that the individual and everyone else knows and sees.	**Blind Self** This part of the self does not know the things that others know about him or her.
Hidden Self This part of the self includes things the individual knows about himself or herself. No one else knows these things.	**Unknown Self** This self knows the things that the individual and others do not know. This knowledge may be in the unconscious and subconscious.

Figure 1A.1

The development of self leads to the formation of a self-concept. ***Self-concept*** is the image a person has of himself or herself. Self-concept can be explained in figure 1A.1, which represents Johari's Window. Johari's Window represents the four basic aspects of self-concept: the open self, the blind self, the hidden self, and the unknown self.

The ***open self*** refers to that part of a person that is openly displayed and acknowledged to others. The ***blind self*** is that part of a person that others see yet the person does not see. For instance, a person may be unknowingly critical of others. While others may see this, the individual does not. The

Notes

hidden self is that part of a person that is kept within. This could include feelings one has for another person, fears, anxieties, or knowledge a person has about someone or something. The ***unknown self*** refers to that part of a person that is neither known by the person nor by others. The unknown self has the potential or capacity for good or bad. A suicidal tendency is an example of a negative potential of the unknown self. The ability to rescue someone from a burning car is an example of positive potential of the unknown self.

Johari's Window is a way to describe on paper how a person relates to another in a relationship. Johari's window describes the four parts of the self. In the figure, the four selves are displayed equally; however, the size or domination of the four selves may not always be equal. They may change depending on the situation. At times, the open self may completely dominate the other three parts of the self while at other times, the blind self may be dominant. When a person feels intimidated and afraid to express his or her feelings, the hidden self may become larger than the others. When a person easily shares thoughts and feelings with others, the open self is dominant.

When a person does something, others react. The reactions others have to an individual are based on several characteristics. For example, when a person trusts another person enough to share feelings and thoughts with him or her, the other person also may become more open. This positive reaction can lead to a positive self-image and high self-esteem.

Guidelines for Building Self-esteem

The following are guidelines for building self-esteem.

- Accept own thoughts and feelings.
- Accept strengths and weaknesses and learn to avoid putting "shoulds" on oneself.
- Set realistic goals.
- Take time out to be alone, and spend time on oneself.
- Love and respect self.
- Surround self with positive role models.
- Learn to accept and give compliments.
- Use affirmations.
- Take some risks.
- Learn when and how to say no.
- Accept that it is okay to make mistakes.
- Learn to take care of own needs and wants but realize it is okay to ask for help from others—without feeling shame or guilt.

UNDERSTANDING OTHERS

As an individual learns about himself or herself, he or she also learns about others.

As an individual learns about himself or herself, he or she also learns about others. Individuals have the same basic needs. A psychologist named Abraham Maslow placed all human needs into five categories and formed

Notes

a hierarchy of needs. This hierarchy is commonly known as ***Maslow's Hierarchy of Needs***. Maslow arranged groups of needs on levels from low to high. The first three levels of the hierarchy are known as ***deficiency needs*** since there is something lacking in each level, such as food, protection, and love. The fourth and fifth levels of the hierarchy are known as ***growth needs*** since each level is related to personal growth. Maslow believed the deficiency needs are the most strongly motivating. In addition, Maslow believed that an individual must meet the deficiency needs before being able to meet the growth needs. Maslow's Hierarchy of Needs is shown in figure 1A.2.

Maslow's Hierarchy of Needs

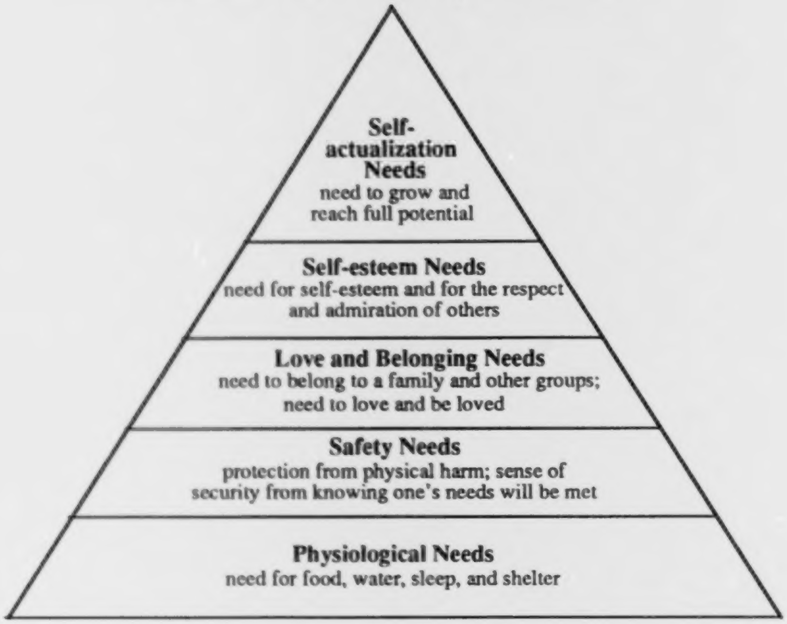

Self-actualization Needs
need to grow and reach full potential
Self-esteem Needs
need for self-esteem and for the respect and admiration of others
Love and Belonging Needs
need to belong to a family and other groups; need to love and be loved
Safety Needs
protection from physical harm; sense of security from knowing one's needs will be met
Physiological Needs
need for food, water, sleep, and shelter

Figure 1A.2

Realizing that all people have similar needs enables an individual to understand himself or herself as well as understand others. It is important to realize that people attain their needs in various ways. Individuals must learn to respect others' differences. When relating to others, a person must remember that people assume many roles. For example, an individual may have the role of teacher at work while assuming the roles of family member, spouse, parent, and volunteer at home. Knowing the roles a person assumes enables an individual to understand others.

Realizing that all people have similar needs enables an individual to understand himself or herself as well as to understand others.

The purpose of understanding others and respecting differences is to enable each person to behave toward others in ways that show respect and foster self-esteem. Too often in daily situations people put each other down,

Notes

sometimes intentionally, but often without realizing the impact of their words or actions. Both students and teachers need to work not only on understanding others and respecting differences, but on ensuring that behavior reflects understanding and respect.

The following guidelines will enable an individual to better understand others:

- Realize that people have needs that they try to satisfy.
- Understand that people are different.
- Respect the differences in people.
- Understand the different roles people assume.
- Use patience and care when attempting to understand others.

GRADES 7 & 8

Notes

- Direct each student to write the word *self-esteem* vertically on a sheet of paper. Have students identify personal traits that begin with the letters in the word *self-esteem*. Then, have each student classify his or her list of traits as either positive or negative. Lead a class discussion on how negative and positive self-esteems are developed. QUESTIONS: What does self-esteem mean? Why is it easier to identify negative traits than positive ones? How can one promote positive feelings about oneself?

- Give students a sheet of white paper and a sheet of colored construction paper. Have students fold and cut the white paper to make a snowflake. Instruct students to glue the white snowflakes onto the colored construction paper. Compare the students' work and make note of the differences. Emphasize that even though they are all snowflakes, they are very different and unique as are individuals. As an alternate activity, have students locate pictures of cars in magazines and glue them to the construction paper. Again, emphasize that even though they are all cars, they are very different and unique as individuals are.

- Display transparency 1A1, Terms to Know. Lead a class discussion to help students understand the terms associated with self-esteem. Instruct students to record the terms.

- Show students the videotape, *Who is the Me in Me?*, available from the Home Economics Curriculum Center, Texas Tech University, Lubbock Texas. After viewing the videotape, ask students to write a paragraph about why it is important to be able to understand themselves before they can understand others. QUESTIONS: Why is it important to be able to understand yourself? What is the relationship between self-esteem and personality development?

- Instruct students to keep a daily self-esteem diary for one week. Have students write down each day several adjectives that describe how they see themselves. Assign a short essay titled, "How I Can Change Negative Aspects of My Self-esteem to Positive Aspects."

- Lead a class discussion about the role the family plays in developing a positive self-image. QUESTION: How does the self-image of each family member affect a child's self-image?

- Display transparency 1A2, Achieving Positive Self-care. Divide the class into groups. Assign each group a criterion from the transparency to role play for the class. Following each group's presentation, have an elected group leader summarize the role play.

Notes

GRADES 9 & 10

- Write the word *self-esteem* on the chalkboard. Instruct each student to think of a word for each letter in *self-esteem* that best describes him or her. Have the students record the words. Ask a few students to share their lists with the class. Integrate the students' lists into a class discussion that specifically defines self-esteem.

- Ask each student to bring his or her favorite cartoon strip and analyze the self-esteem of one of the characters in the cartoon. Some of the cartoon strips that focus on self-concept and self-esteem include "Peanuts," "Cathy," "Garfield," and "Nancy." Have students write a paragraph that describes the character. Ask a few students to share their paragraphs with the class. Display the cartoon strips in the classroom.

- Display transparency 1A3, Guidelines for Understanding Others. Ask students to work in pairs to develop guidelines for working with others. Instruct each group to share their guidelines with the class.

- Display transparency 1A4, It's Okay to be Different. Instruct students to prepare collages from pictures in magazines that reflect the idea that it is okay to be different. QUESTIONS: How many of the selected pictures resemble you? Why is it okay to be different? What does it mean to be different?

- Prepare a cooperative learning experience that will allow groups of students the opportunity to write, produce, and present instructional materials about self-esteem. Ask each group to present its finished product to the class. Have each group participate in public relations activities by presenting the materials to peers. Instruct each student to write a paragraph that summarizes his or her feelings about the project. (This can be integrated into a youth organization activity.)

- Divide the class into small groups. Instruct groups to write, direct, and perform a role play that describes the development of a strong self-esteem among friends. Ask one student from each group to operate the video camera. Play the videotape for the class and have students critique their performances. Instruct students to write a paragraph about the activity. QUESTIONS: How can you help friends feel good about themselves? Does it give an individual a sense of satisfaction to give compliments or praise for achievements?

GRADES 11 & 12

- Write the word *self-esteem* on the chalkboard. Instruct students to write a paragraph that describes the feelings they have when they hear the word *self-esteem*. Ask a few students to share their paragraphs with the class. Integrate the students' ideas into a class discussion about self-esteem. Evaluate the students' paragraphs for expression of feelings and clarity of thoughts.

Notes

■ Divide the class into pairs. Have each pair of students discuss the following open-ended statements:
- I feel best about myself when
- I feel worst about myself when
- I get really angry when
- I am happiest when
- I am really confused when
- I can do a lot of things but
- I am best at
- I wish I could
- I like the way I look when
- I feel really lousy when
- I think a lot about

Following the discussion, have students write paragraphs describing at least three situations in which they have positive feelings about themselves. Ask a few students to share their paragraphs with the class.

■ Divide the class into two teams, and have each team select a leader. Have students debate the following statement: One's family has a greater influence on the development of self-esteem than do peers or society. Allow students to prepare for the debate using appropriate materials such as magazine articles and books. Following the debate, review major points in a class discussion. QUESTIONS: How does the family influence the positive development of self-concept and self-esteem? negative? How do your friends affect the way you see yourself? Are these influences positive? negative? Does the community you live in affect how you view yourself? How? How does your view of yourself affect how you act in your family? at school? in the community?

■ Display transparency 1A5, Johari's Window. Instruct students to create a collage that is divided into the four categories of Johari's Window. Have students use words, pictures, and drawings that describe themselves. Display the collages throughout the classroom. Instruct each student to write a brief paragraph describing his or her interpretation of the collage.

■ Prepare a cooperative learning experience that will allow groups of students the opportunity to write, produce, and present instructional materials about self-esteem. Ask each group to present a finished product to the class. Have each group participate in public relations activities by presenting the materials to young children. Instruct each student to write a paragraph that summarizes his or her feelings about the project. (This strategy can be integrated into a youth organization activity.)

Notes

- Ask students to research and write a two to three page paper about self-esteem and its relationship with the following:
  - teen parenting
  - successful relationships
  - gang involvement
  - alcohol and drug abuse
  - development of friendships
  - dysfunctional families
  - academic success
  - athletic success

  Have several students share their papers with the class. Evaluate the papers for clarity, creativity, and writing style.

ANY GRADE

- Lead students to brainstorm to identify ways to tell another individual that he or she is special. Ask a student to record the responses on a flip chart. Lead a class discussion about the power of words and how they can either enhance or destroy a person's self-esteem. Display transparency 1A6, Maslow's Hierarchy of Needs. Emphasize to students that love and belonging needs are those that can be encouraged by words. QUESTIONS: How do words build self-esteem? What is the relationship between the tone of someone's voice and the words being said? What effect will a person's tone of voice have on an individual with a low self-concept? How can you promote positive feelings about yourself?

- Display transparency 1A7, Factors that Influence Self-esteem. Have students select two of the factors listed. Instruct them to interview family, friends, teachers, or neighbors to identify how the factors influence self-esteem. Ask students to summarize findings in a paper. Have a few students share their findings with the class.

- Show students the videotape, *You Are Good Stuff*, available from the Home Economics Curriculum Center, Texas Tech University, Lubbock, Texas. QUESTIONS: How can self-esteem be strengthened? Who are the significant others in your life? Why is it important to have significant others? What is the difference between self-esteem and self-concept?

- Have students use pictures, photographs, words, and other symbols that reflect how they see themselves to create posters titled "Good Stuff." Ask students to share their posters and tell the class why they are good stuff.

- Instruct students to design a two-column collage. On one side, they should show how they see themselves, and the other side should reflect how others see them. Students may use drawings, words, and pictures to describe themselves. Ask a few students to share their collages with the class. Display the collages throughout the classroom.

Notes

- Display transparency 1A8, Encourage a Positive Self-esteem. Lead a class discussion about ways self-esteem can be encouraged. QUESTION: How can self-esteem be encouraged in others? What is the relationship between creativity and a positive self-esteem?

- Display transparency 1A9, Guidelines for Building Self-esteem. Invite a resource person from the local mental health center to speak with the class about the steps in building a positive self-esteem. Guide students in preparing written questions prior to the speaker's presentation.

- Conduct a scavenger hunt of interests or activities of students in the class. Type various interests or activities of the students on a sheet of paper with blanks beside each interest or activity. Give each student a sheet. Have students intermingle to find students with the interests or activities on the sheet. Have the students write their initials in the blanks beside the interest or activity that relates to them. Review the list after the scavenger hunt and identify students with similar interests. Note also the diversity in the classroom. Emphasize the importance of locating others with similar interests as well as accepting and getting along with those who have different interests and activities. Example interests and activities might include the following:
  - plays football
  - has two dogs
  - just moved here from California
  - wants to be a doctor
  - drives a blue car

DIRECTIONS: Part A: Place a ✓ in the blanks beside the personality traits you feel you possess. Place an ✗ by any qualities you honestly do not feel you have now.

______ 1. I have an outgoing personality.

______ 2. I accept responsibility.

______ 3. I like to stay busy.

______ 4. I am trustworthy.

______ 5. I feel good about who I am.

______ 6. I accept praise gracefully.

______ 7. I accept criticism gracefully.

______ 8. I make thoughtful decisions.

______ 9. I show flexibility.

______ 10. I communicate openly and honestly with my family.

______ 11. I communicate openly and honestly with my friends.

______ 12. I respect authority.

______ 13. I display self-confidence.

______ 14. I have a good sense of humor.

______ 15. I cooperate with others.

______ 16. I strive to achieve the most I can.

______ 17. I control my temper.

______ 18. I trust others.

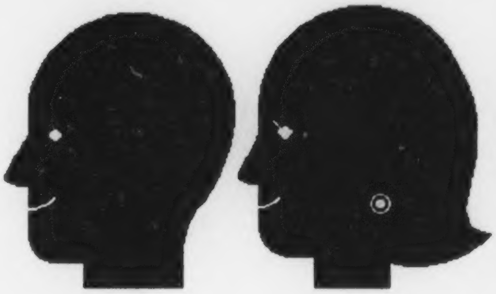
______ 19. I feel good about myself as a person.

______ 20. I have good physical health.

______ 21. I have good mental health.

______ 22. I have plenty of energy.

Part B: You have identified the personality traits you possess and the traits you do not presently have. Now, write a paragraph about the goals you need to set for yourself in order to develop the qualities that you marked with an ✗. Briefly explain how you plan to reach your goals.



DIRECTIONS: Complete the following multiple-choice activity for a basic understanding of the terms associated with self-esteem. In the blank to the left of each item, place the letter of the response that best answers the questions or completes the statement.

______ 1. The part of a person that is kept within is called the
   A. blind self.
   B. open self.
   C. hidden self.
   D. unknown self.

______ 2. A person's ability to understand his or her uniqueness.
   A. open self
   B. self-concept
   C. self-identity
   D. self-esteem

______ 3. The part of a person that others see, yet the person does not see.
   A. self-identity
   B. hidden-self
   C. blind self
   D. unknown self

______ 4. A personal assessment of one's competence and worth.
   A. self-concept
   B. open self
   C. self-identity
   D. self-esteem

______ 5. The self that is neither known by the person nor by others.
   A. open self
   B. unknown self
   C. blind self
   D. hidden self

______ 6. Self-esteem incorporates all of the thoughts and feelings an individual has experienced. These thoughts and feelings may be
   A. positive and negative.
   B. positive.
   C. negative.
   D. none of the above.

______ 7. ______ play(s) a major role in helping an individual form a healthy self-concept and establish a self-identity.
   A. Self-care
   B. Community
   C. Siblings
   D. Friends, family, and community

DIRECTIONS: If you are self-confident and have a positive self-concept, your basic personality should not vary with different people. The following activity will help you analyze how other people see you. In the space provided, write how you think the following people would describe you.

A Friend

A Teacher

A Parent

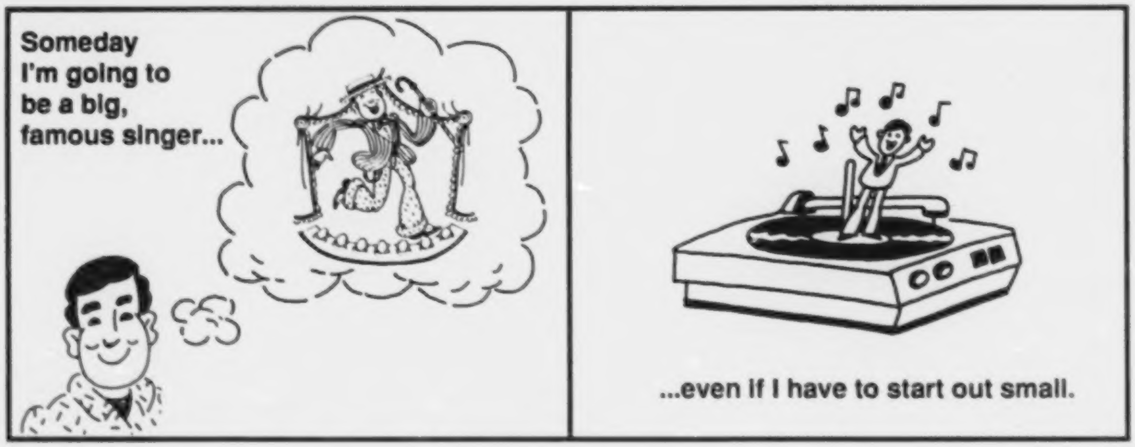
An Employer

A Fellow Employee or a Classmate

Yourself

DIRECTIONS: Cartoon strips are popular media for portraying ideas about self-concept and self-esteem. The cartoon example emphasizes a strong self-esteem. In the space provided, create an original cartoon strip that describes your self-esteem.

Example


Someday I'm going to be a big, famous singer...
...even if I have to start out small.

DIRECTIONS: Think about the ways you affect the self-esteem of family members, friends, and school personnel. Evaluate your behavior toward others and the impact you have on their lives. In the first column below, list the names of three people you could help to gain a positive self-esteem. In the second column, list specific ways you could increase their self-esteem. On the blank below the columns, sign your name to commit yourself to promoting the self-esteem of these three people today.

Names of Family, Friends, or School Personnel

Ways to Increase Self-esteem

I will try to increase the self-esteem of others today.

Signed,

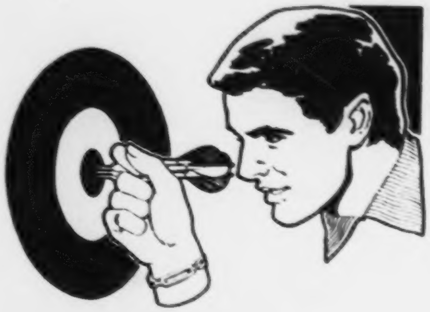
Date:

Terms to Know

Self-esteem is a personal assessment of one's competence and worth.

Self-identity is a result of a person understanding his or her uniqueness. It is the awareness of having a positive or negative self-concept.

Self-concept is the image a person has of himself or herself.



The **open self** refers to the part of a person that is openly displayed and acknowledged to others.

The **blind self** refers to that part of a person that others see, yet the person does not see.

The **hidden self** refers to that part of a person that is kept within.

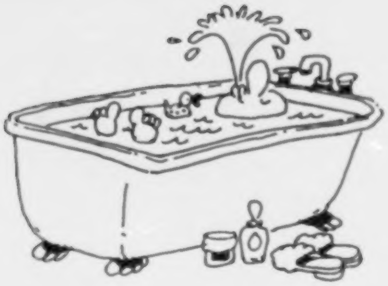
The **unknown self** refers to that part of a person that is neither known by the person nor by others. It has the potential capacity for good or bad.

Achieving Positive Self-care

- Set priorities.
- Know individual limits.
- Know when and how to say no.
- Express feelings.
- Spend time on oneself.

Guidelines for Understanding Others

- Realize that people have needs that they try to satisfy.
- Understand that people are different.
- Respect the differences in people.
- Understand the different roles people assume.
- Use patience and care when attempting to understand others.

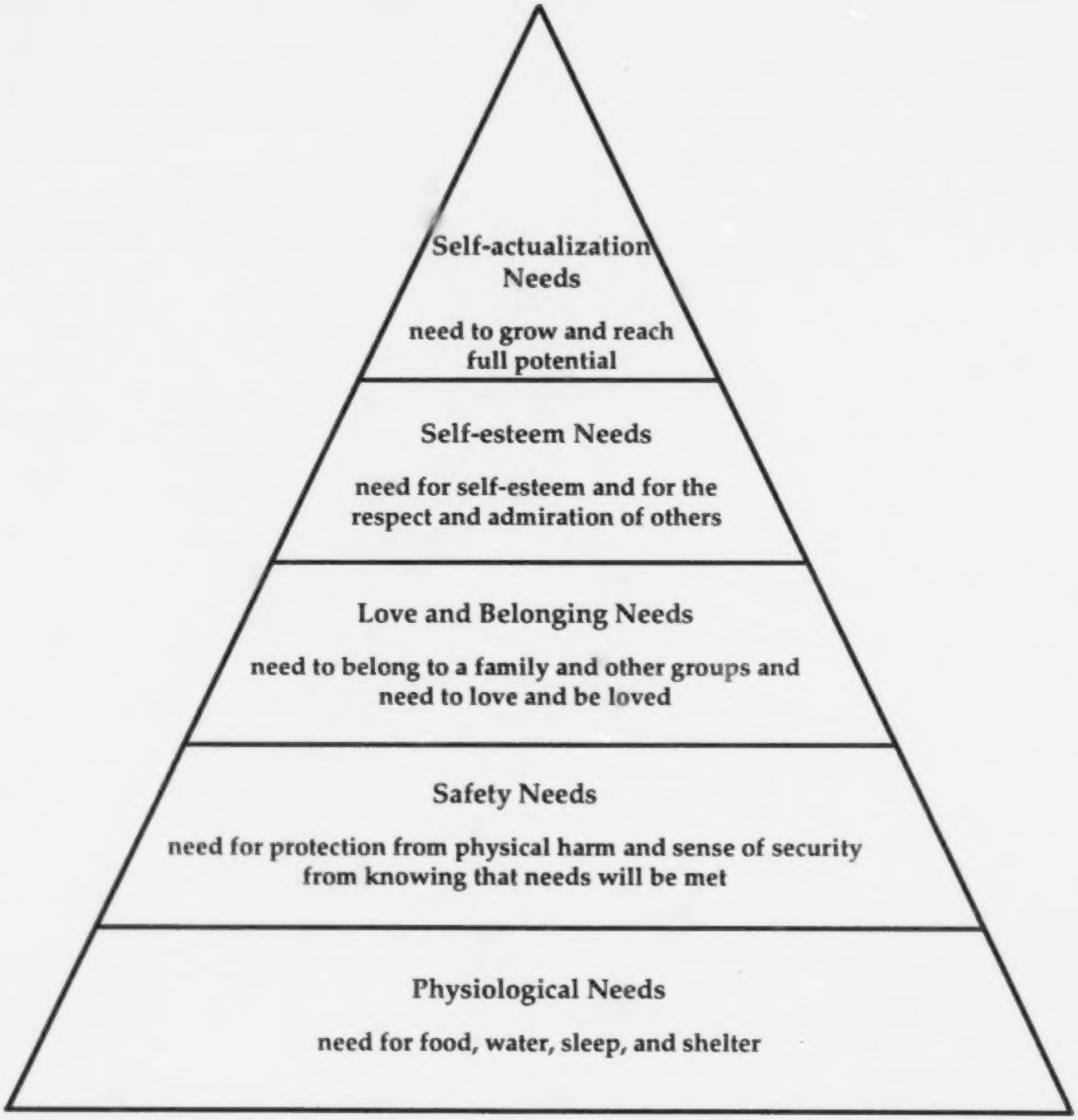


It's Okay to Be Different!

Johari's Window

Open Self This is the self that the individual and everyone else knows and sees.	**Blind Self** This part of the self does not know the things that others know about him or her.
Hidden Self This part of the self includes the things the individual knows about himself or herself. No one else knows these things.	**Unknown Self** This self knows the things that the individual and others do not know. This knowledge may be in the unconscious and subconscious.

Maslow's Hierarchy of Needs



Self-actualization Needs

need to grow and reach full potential

Self-esteem Needs

need for self-esteem and for the respect and admiration of others

Love and Belonging Needs

need to belong to a family and other groups and need to love and be loved

Safety Needs

need for protection from physical harm and sense of security from knowing that needs will be met

Physiological Needs

need for food, water, sleep, and shelter

Factors that Influence Self-esteem

- Past Experiences
- Relationships with Friends
- Relationships with Parents
- Relationships with Siblings
- Home Life
- Personal Achievements
- Community Experiences
- Relationships with Classmates
- Relationships with Teachers and other School Personnel
- Experiences with Clubs
- Experiences with Religious Groups
- Relationships with Girlfriends or Boyfriends
- Television
- Advertising

Encourage a Positive Self-esteem

✓ ***Independence*** – Independence must be encouraged.

✓ ***Assertiveness*** – People must have assertiveness to be in control of themselves, their bodies, and their futures.

✓ ***Decision Making*** – Decision making must begin in childhood. Children should begin to make some decisions or choices as soon as possible.

✓ ***Learn to Value Others*** – As members of society, people are here to help each other. All individuals need and depend on others to some extent.

✓ ***Encourage Creativity*** – Most individuals are praised for their conformity not their community. Encourage creativity while setting limits.

✓ ***Communication*** – Communication between students and their parents, caregivers, teachers, and friends is important.

Guidelines for Building Self-esteem

- ↗ Accept own thoughts and feelings.
- ↗ Accept strengths and weaknesses and learn to avoid putting "shoulds" on oneself.
- ↗ Set realistic goals.
- ↗ Take time out to be alone and spend time on oneself.
- ↗ Love and respect self.
- ↗ Surround self with positive role models.
- ↗ Learn to accept and give compliments.
- ↗ Use affirmations.
- ↗ Take some risks.
- ↗ Learn when and how to say no.
- ↗ Accept that it is okay to make mistakes.
- ↗ Learn to take care of own needs and wants but realize that it is okay to ask for help from others without feeling shame or guilt.

1A1-1A2

Notes

Part A: Answers will vary.
Part B: Answers will vary. Evaluate paragraph on content, clarity, and writing style.

1A3

1. C
2. C
3. C
4. D
5. B
6. A
7. D

1A4

Answers will vary according to students' feelings.

1A5

Evaluate cartoon strips on content, creativity, and neatness.

1A6

Answers will vary. Ways to increase the self-esteem of a person will vary but may include giving compliments, being encouraging and supportive, being respectful, doing something nice, or expressing admiration.

UNIT 1

Module B

Notes

Social Conduct

Take time to read between the lines.

The manners that students use to relate and respond to others, now and in the future, can influence the types of friendships they maintain, the kinds of groups they are accepted into, as well as the respect they receive in the work ad business world. Reputations are often formed as a result of one's social behaviors and can either benefit or hinder one throughout life. General rules of conduct may exclude rules within certain cultural/socio-economic groups and teachers should be aware of and show sensitivity toward the diversity of social norms.

The knowledge and practice of acceptable social conduct or behaviors, is a valuable life skill that will help students gain confidence for conducting themselves in ways that will help them earn respect and build trust with peers, adults, co-workers, parents, teachers, and other members of the community.

Rules for proper introductions, letter writing, table settings, table behavior, and entertaining take up a large portion of old etiquette books. The word *etiquette* originates from the French. Guests of the French Royal Court were given tickets or *etiquettes on* which all the rules of social conduct were written. These etiquettes were used to teach guests how they were to behave in the presence of the Royal Court. ***Etiquette*** has evolved to mean the rules themselves that govern social conduct or behavior that is considered proper. Etiquette books were once very important possessions to many people. The less formal lifestyles of today make these rules more flexible; however, the principles behind many of the rules are still helpful.

Proper social conduct can enhance relationships with family members and peers as well as with people encountered in the outside world.

Proper social conduct can enhance relationships with family members and peers as well as with people encountered in the outside world, including places such as work, religious activities, when conducting business with

Notes

others, and in the community at large. How one acts or reacts to everyday occurrences in life gives others impressions of that person's character and what he or she is like. Different groups of people have different ways of expressing what is considered appropriate behaviors in certain situations. Rules of social conduct are known, accepted, and practiced by the majority of any given society. It is a sign of maturity for individuals to attempt to practice the rules of conduct accepted by the society in which they live.

INTRODUCTIONS

Even though rules for introducing one person to another have become more relaxed over the years, there is still one basic rule of introduction that should be followed, the ***key person rule*** — always mention the name of the *key* person first. Key persons are those whom one wants to honor and include women over men, older individuals over younger individuals, and hosts over guests. Examples of key person introductions include the following:

- Women over men — A man should always be introduced to a woman: "Mrs. Solomon, I'd like you to meet Mr. Harper."
- Older individuals over younger individuals — The youngest person should always be introduced to the elder person: "Uncle Charlie, I'd like you to meet my friend, Mary Ellen Taylor."
- Hosts over guests — A guest should be introduced to a host: a friend visiting one's parents' home would be introduced by saying, "Mother and Dad, I would like you to meet my friend, George."

The *key person rule* is very simple and will help one make introductions more easily.

Less formal or warmer phrases of introduction that are acceptable seem to exhibit feelings of pride or enthusiasm. Using the words "this is," such as, "Carla, this is Sarah Crown, my roommate," or "Mr. Phipps, this is my son, Jared," are examples of warm introductions.

Self-introductions are appropriate if one recognizes another as a person known well by a third party, such as in the following case where a daughter recognizes her mother's friend: "Aren't you Mrs. Tenoria, a friend of my mother's — Mrs. Carlotta Bengal? I am Yvette Johnson."

Letters of Introduction

One hundred years ago, the "letter of introduction" was a social procedure used quite often. If a friend was traveling somewhere and the writer had another friend living in that area, the writer would send a letter with the traveling friend that would pave the way for the two friends to meet socially. Today, this similar procedure is followed in conservative American social circles and in international society. The letter of introduction today is a much less formal piece of correspondence. It can be written to ask a distant friend's permission to give his or her phone number to a traveling friend, to ask the distant friend to consider contacting the traveling friend at the location where the traveling friend will be staying, or to ask the distant friend if he or she would be willing to assist the traveling friend in some way.

Notes

Shaking Hands

Originally, handshakes were initiated to show individuals greeting each other that they were not concealing a weapon in their hands. Today, shaking hands is a symbol of friendship.

If a woman is being introduced, she usually extends her hand first. In a job interview, it is a nice gesture for the person interviewing for a job to extend his or her hand and thank the employer for taking the time to interview him or her. A good, firm handshake is a positive gesture.

WRITTEN COMMUNICATION

Written communication accomplishes goals that might not be accomplished otherwise. A verbal compliment, acknowledgment, or invitation is heard appreciatively but then disappears, whereas a written form of communication may be saved to be enjoyed at another time or serve as a record of an event or occasion. Types of written communication include business, social, or personal letters and thank-you notes and letters, announcements, and invitations.

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Letter Writing

The need to write letters from time to time is a fact of life. There are many different types of letters, such as thank-you letters, condolence letters, friendship letters, letters of congratulations, invitational letters, letters to a person who is ill or away from home, and letters of apology.

There are now very sophisticated computer communications and new forms of telephone communications that have expanded the definition of letter writing. It is no longer just writing on a piece of paper that is sent through the U.S. Mail. A letter can be sent instantly through e-mail or a FAX machine and can be answered instantly. Neatness and care in handwriting or typing reflect back onto the writer. Written messages need to be organized in such a way so that the recipient will clearly understand what the sender is trying to express. All written correspondence should be reread for grammar and spelling, as well as checked for overall neatness. A good letter has the potential of improving a personal relationship, enhancing one's social life, and improving one's personal well-being. Letters can also make a sale, clarify a business plan, get one a job, or motivate others.

Whatever is put on paper will last a long time. Letters are forms of communication that can be read and reread at leisure. Written messages need to be organized in such a way so that the recipient will clearly understand what the sender is trying to express. It is important to know the ten basic parts

Notes

of a letter to assist in this organization. While it is helpful to know what parts a letter is expected to contain, one should realize that not all social or business letters feature all of these parts. The ten basic parts of a letter include the following:

1. The ***heading*** includes the writer's full address. A preprinted letterhead serves as the heading for formal letters. The heading is optional for informal letters.
2. The ***date*** includes the month, day, and year of the letter.
3. The ***inside address*** includes the recipient's full name and address as it would be on the outside of the envelope. This is optional on an informal letter.
4. The ***subject line*** is a word or phrase indicating the main subject of the letter. The subject line is usually introduced by the word "Subject:" or "Re:" which is Latin for "matter." This is optional for business letters and is not appropriate for social correspondence. However, the subject line is used with e-mail and other types of electronic correspondence whether business or social.
5. The ***greeting*** or ***salutation*** is the introductory phrase of the letter. It can end with either a comma or a colon. The comma is used more often today, except if only a title is used and not a proper name (for example, "Dear John," or "Dear applicant:").
6. The ***body*** is the text of the letter.
7. The ***closing*** is the phrase or parting word that precedes the signature. Examples include "Sincerely," "Love," or "Yours truly."
8. The ***signature*** is the signed name of the writer. In business correspondence, the full name of the writer is printed directly below the signed name, even if the signed name is not the full name. The writer's title may also be included and is printed directly below the printed name.
9. The ***postscript*** is a short paragraph of additional text or content as an afterthought. It is introduced by the initials "P.S." for "post scriptus," which is Latin for "after having been written." It is used most often in informal, handwritten letters. Its use in printed letters is increasingly rare because it suggests lack of careful planning before composing the letter.
10. ***Notation elements*** are used in business letters and consists of initials, abbreviations, or brief words that offer coded information regarding the letter. They are typically found in the lower left-hand corner of the last page. If multiple notation elements are applicable, they should be stacked vertically in the following order:

- ***R.s.v.p.*** indicates that the recipient is expected to contact the writer with a "yes" or "no" answer to an invitation in the body of the letter. An address and telephone number should be printed directly below.
- ***cc:, copy, or copies*** will be followed by a name(s) indicating that a copy of the letter is being sent to the people listed.
- ***enc.*** or ***enclosure*** indicates that something else accompanies the letter, such as a résumé, a report, or another document.
- ***TG/th(initials)*** is applied when a person printed or even composed a letter for someone else. The capitalized initials are those of the author of the letter, and the lower-case initials are those of the person who

printed the letter. The most common situation for this type of notation element is when a secretary types the final version of a letter dictated by his or her boss.

Notes

Invitations

There are many acceptable ways of inviting people to a party or event. Whether the invitation is formal or informal, it should include the following information:

- what is going to happen
- when the event will take place
- where the event will be held
- who will be giving or hosting the event

Styles. There are two styles of invitations: informal and formal. Inviting a friend for dinner by calling him or her on the phone or talking in person are examples of offering an ***informal invitation***. Informal invitations can also be short written notes or preprinted invitations in which the host fills in the details. Using an informal invitation does not necessarily mean that the event or gathering will be casual or even personal. The invitation should include all the information that the recipients will need including the date, time, and location. If the gathering has a special theme, purpose, or characteristic, such as a pool party, cook-out, or homecoming, that information also should be included in the invitation so guests will know what to expect. Other guidelines for informal invitations include the following:

- asking for a reply within the body of the letter rather than using R.S.V.P. or "Please reply" outside the body of the letter
- being mailed at least two weeks prior to the event

A ***formal invitation*** follows traditions and has a limited range of formats. The invitations are either engraved or handwritten usually on doubled sheets of high-quality white or ivory paper and placed in two envelopes. An engraved invitation, like a wedding invitation, is an example of a formal invitation. Formal invitations should be sent out at least three weeks prior to the event or occasion. For weddings, it is preferable to send invitations at least six weeks prior to the wedding, but they are still acceptable at three weeks. Otherwise, a telephone call or an informal invitation should be sent. Other guidelines for formal invitations include the following:

- All invited parties should be mentioned by name, either on the invitation envelope if a fully engraved invitation is used or on the invitation itself.
- Abbreviations or initials should never be used in a formal invitation except for the titles "Mr.," "Mrs.," Jr.," or R.S.V.P. All words in dates and addresses should be spelled out. If there is an initial in the name, the name should be spelled out or the initial omitted.
- If using R.S.V.P., it should be placed outside the body of the invitation not in the body of the text.
- Indicate a.m. or p.m. by using either "in the morning" or "in the evening.

Notes

- For a party, dinner, or other event, the phrase "request the pleasure of your company" should be used. For a wedding, the phrase "request the honor of your presence" should be used.

R.s.v.p. Many invitations include the letters ***R.s.v.p.*** The initials stand for the French phrase *Répondez s'il vous plaît*, which means "Please reply." All invitations, either formal or informal, should be answered. If the host is preparing food for guests, he or she needs to know how many people are coming. Today, many invitations use the phrase "please reply" and include the date by which they want the reply. Other invitations may use the phrase "regrets only," which means that the invited guests need only to reply if they will not attend.

A reply to a formal invitation may be in the form of a preprinted response card included with the invitation. The response card should be enclosed within a stamped, self-addressed envelope. If a formal reply card is not included, the reply to the formal invitation should be written in the same style that the invitation uses and on a similar quality of stationary. The reply should state clearly whether the recipient is attending or not, and it should be sent within several days after receiving the invitation. If accepting, the reply should restate the occasion, date, time, and place. If one cannot attend or is extending regrets, the reply need only state the date, not the time and place. The regret reply does not have to state the reason one cannot attend, but it is considered courteous to do so. A reply to an informal invitation can be a short note, even handwritten, or a phone call.

Thank-you Notes and Letters

The purpose of a thank-you note or letter is to give the recipient a tangible memento of the writer's gratitude for a favor, gift, or courtesy.

The purpose of a thank-you note or letter is to give the recipient a tangible memento of the writer's gratitude for a favor, gift, or courtesy. The length of the thank-you note or letter is not critical; however, time is crucial. Thank-you notes and letters should be written as soon as possible. From a social perspective, there are certain occasions that warrant a thank-you note or letter more than others. Some instances where a thank-you note or letter is *expected* include the following:

- to the host(s) of a dinner or party where the writer was a guest of honor
- for hospitality if the writer stayed overnight or longer
- for wedding gifts
- for helpful action or a donation whether solicited by the writer or not
- for a condolence or congratulation card or letter unless it was a printed card without a personal message

Occasions when a thank-you note or letter is *optional* include the following:

- for a dinner or party if the guest thanked the host(s) when leaving
- for gifts other than wedding gifts, if the recipient thanked the donor upon receipt
- for birthday cards or get-well letters

Although the above list represents items or occasions where thank-you notes or cards are optional, it is important to remember that a simple favor, gift, or courtesy deserves a response of some form.

Notes

EATING AT HOME AND AWAY

In prehistoric times, everybody ate their food alone, and were careful for fear they would be seen by someone stronger and hungrier. Later, when eating together became common, the opposite extreme was evident; very rigid table manners and etiquette was in style.

Living today is "casual" for many families, but this need not mean "careless." A knowledge of table appointments, table settings, and table manners contributes to the art of living. Practicing good table manners, whether at home or away, every day makes them an easy habit. People can be at ease and confident if they know what to do when eating out in public or when guests in someone's home.

A knowledge of table appointments, table settings, and table manners contributes to the art of living.

Table Appointments

The term ***table appointments*** refers to eating utensils or eating implements used to set the table to eat food. Informal table appointments include inexpensive dishes, glasses, and stainless steel or paper plates and plastic flatware. Formal table appointments include china, crystal, and sterling silver. Table appointments can be placed into four categories which include the following:

- ***Dinnerware*** — refers to the dishes such as plates and bowls used for eating.
- ***Glassware*** — refers to appointments for holding liquids and are available in many sizes, shapes, and qualities. ***Stemware*** refers to glasses with stems, such as goblets.
- ***Tableware*** — includes eating and serving utensils as well as some decorative pieces. ***Flatware*** — includes knives, forks, spoons, and serving pieces. ***Hollowware*** — includes bowls, pitchers, pots, and decorative items such as candlesticks and vases. Both flatware and hollowware can be made of stainless steel, sterling silver, silver plate, or pewter.
- ***Table coverings and Napkins*** — include paper or cloth napkins, table cloths, and placemats.

Table Settings

Rules for table setting are based on common sense and convenience and contribute to the neat, orderly appearance of the table. A ***cover*** is the place setting for one person at the beginning of a meal. The cover consists of the dinnerware, flatware, water glass, and napkin. Each person should have twenty-two to thirty inches for his or her cover. The center of the cover is marked with a dinner plate placed one inch from the edge of the table. The pieces of flatware should lay parallel to each other, lower ends even, and one

Rules for table setting are based on common sense and convenience and contribute to the neat, orderly appearance of the table.

Notes

inch from the edge of the table. Only the flatware necessary for the menu should be used. The flatware should be placed in the order of use, pieces used first are placed the farthest from the plate. Basic rules for table settings include the following:

- Do not place flatware on the table unless it will be used for the meal.
- Place the knife to the right of the plate, cutting edge toward the plate.
- Place forks to the left of the plate, with the tines turned upward. If no knife is used, the fork may be placed to the right of the plate.
- Place spoons, with the bowls up, to the right of the knife.
- Place serving pieces on the table to the right of the serving dishes; they are not placed in the food until it is served.
- Place the bread and butter plate directly above the fork.
- Place the butter spreader on the top edge of the bread and butter plate, parallel to the edge of the table, with the handle toward the right.
- Place the water glass directly above the tip of the knife.
- Place the napkin to the left of the fork, with the open edge to the right, or it is laid across the center of the plate.
- Place the cup and saucer, if used, to the right and just below the glass, with the handle of the cup parallel to the edge of the table.
- Place a salad plate to the left of the plate or place it to the right when no cup is to be used for the meal.
- Place an extra glass to the right and just below the water glass if necessary (tea, wine, juice).

Table Manners

Manners are consideration for other people. There are not separate manners for parties and everyday. Manners should be the same at all times. There are certain basic rules or etiquette for mealtimes that should be observed by everyone. Basic considerations for good table manners include using the correct appointments and following appropriate table courtesy or etiquette.

Using the correct appointments. An important part of table manners is using the correct table appointments and using them according to custom. Important customs to remember include the following:

- Never place used flatware on the table.
- Do not play with the flatware at the table.
- Place the napkin on your lap half folded after unfolding it below the table. When the meal is finished, fold the napkin in its original way and put it back at the left of the plate if eating at home or will be a guest at the home for the next meal. If a guest for one meal or are eating at a restaurant, place the napkin on the table at the end of the meal without folding it. Follow the same rules for paper napkins.
- Wipe lips with the napkin frequently during the meal.
- Use the flatware farthest from the plate first. The knife is used only for cutting meat or for spreading butter on a small piece of bread at a time.
- Use the knife and fork correctly, with ease and assurance. When used as a cutting tool, the knife is held in the right hand, handle pressed into

the palm of the hand, with the index finger extending along the dull edge of the blade, giving the necessary pressure. When the fork is used as the knife's assistant for cutting, it is held in the left hand, tines down, handle pressed into the palm of the hand, with the index finger extending in a straight line down the handle. After cutting, the knife is placed on the side of the plate with the blade toward the center of the plate. The food can be carried either to the mouth with the left or right hand. If the food is carried to the mouth with the fork in the left hand the tines are down. If the use of the right hand is preferred, the fork is transferred to the right hand and held between the forefinger and the thumb with the tines up.

- Keep the knife and fork on the plate when not in use. The bread and butter knife should be left on the bread and butter plate.
- A cocktail fork may be placed to the right of the spoons or across the cocktail plate.
- Most foods are eaten with a fork. A few foods are called ***finger foods*** because they can be eaten without mussing one's fingers, such as relishes, potato chips, crackers, bread, cookies, fresh fruit, some cakes, sandwiches, and corn on the cob. Fried chicken may be eaten with the fingers. It is more polite, however, to cut the meat and eat it with a fork when one is a guest or eating in public.
- Use a spoon for soup and very soft foods. When using a soup spoon, dip the spoon towards the back of the bowl. A spoon is used also for stirring and tasting beverages and then placed on the saucer. Never leave a spoon in the beverage.
- Watch the hostess and follow her example when in doubt about which piece of flatware to use or what to do.

Notes

Table Courtesy. Table courtesy can also be called table etiquette. These represent the rules of eating that have been developed over a period of time. Etiquette is based on considerations for others before, during, and after the meal. Important rules to remember include the following:

- Sit down and rise from the left side of the chair. If the chair must be pulled out, do it as quietly as possible. Sit erectly. Never stretch the feet out under the table.
- After being seated, keep hands in the lap until time to eat.
- No one should begin eating until all have been served. The hostess gives the signal by beginning first.
- If something is accidentally spilled during the course of the meal, apologize and make no further mention of the fact.
- Never lower one's head to meet the spoon. Food should be lifted to the mouth.
- Most of the time keep the hand that is not being used to eat below the table or rest the arms on the table between wrist and elbow.
- Break a roll or slice of bread into small pieces before buttering and eating it.
- When passing a plate for a second helping, place knife and fork parallel at the side of the plate so they will not slide.

Notes

- When the meal is finished, place the fork and knife in the same manner, across the center of the plate.
- Eat slowly and chew quietly, with the lips closed.
- Never put elbows on the table while eating.
- Keep conversation cheerful and interesting to all at the table. When at a large banquet or diner, it is each guests responsibility to converse with the person to his or her right.
- Avoid large bites of food, and do not try to talk or drink with food in the mouth.
- Never criticize the food served. When served food that is disliked, taste it, and eat whatever possible.
- Never cut all the meat on the plate before starting to eat. It should be cut into bite-size pieces as it is eaten.
- Place relishes, such as olives, radishes, celery, and carrots, taken from a relish dish on the bread and butter plate. If bread and butter plates are not being used, the relishes are placed on the dinner plate or the salad plate. Never on the tablecloth.
- Ask to have food passed. Never reach across the table or in front of a person.
- Turn the handle of a pitcher toward the person to whom it is being passed.
- When you have finished eating, place the knife and fork close together across the center of the plate; fork with tines up, and knife to the right of the fork with the blade turned toward the fork. Have the handles far enough on the plate, so the silver will not fall off when the plate is removed. The plate should not be pushed back at the end of the meal.
- When using a finger bowl, dip only the finger tips of one hand at a time into the water. Use the napkin to dry your finger tips.
- Never use toothpicks at the table or in public. They should be used in private.
- Never leave the table until the hostess begins to rise.

Eating Out

Eating outside the home is becoming more and more common. There are two basic eating places to meet the needs and desires of the public: self-service and service.

Self-Service. Cafeterias and fast-food restaurants are self-service. This means that customers stand in line to place their order. Each item is generally priced separately, the customer receives his or her food at the counter, and pays the cashier before being seated. Some behaviors that contribute to prompt progress through the serving line and a pleasant atmosphere include customers

- waiting their turn and standing quietly in line,
- deciding what they want to eat before it is time to place the order,
- having their money ready when it is time to pay. (Many fast-food restaurants will not accept bills larger than a twenty, so it important for customers to have the correct change or be close to the right amount),

- talking in a normal tone of voice because loud talking and laughing can be annoying to others,
- treating property in the restaurant with respect by not destroying anything or taking items that are not paid for.

Notes

Eating places with service. Restaurants that have people to serve range from the less expensive, informal, family-style restaurants to the very expensive, formal, and exclusive ones. In informal restaurants, customers may seat themselves or someone may show them to their table. In more formal restaurants, customers will be seated by a ***maitre d'hôtel***.

Some restaurants require reservations. ***Reservations*** are requests that space be kept for a certain time to accommodate a certain number of people. A reservation makes it possible for customers to be served at a certain time. At some restaurants it is also possible to request a particular table in a special location. On the other hand, some restaurants do not accept reservations. They serve on a first come, first served basis only.

In restaurants which have service, there may be menus at the tables or customers may be given a menu when seated. Items on the menu may be á la carte or several items may be included in a meal. When ordering ***á la carte***, items are priced separately. A complete meal includes several different items and is priced by the meal.

When ordering á la carte, items are priced separately.

Service at restaurants may be informal, formal, or a combination of the two. When possible, food is usually served and cleared from the left. Beverages are served from the right. Two general rules to remember include the following:

- the napkin should be placed in the lap as soon as one is seated
- when ready to order, the menu should be closed and placed on the table as a signal to the waitstaff

Formal service at restaurants and banquets is more elaborate and may involve the following procedures:

- Place cards may be used to indicate where each guest is to be seated.
- The meal will probably have several courses with the table being cleared between courses.
- A service plate or charge plate may be used. No food is ever placed directly on the service plate. Its purpose is to be decorative and to complete a place setting at the time a person is seated at the table.
- Goblets may be used instead of a glass. The goblet should be held at the base of the bowl and not by the stem.
- The flatware will be arranged in the order in which it will be used.
- Finger bowls may be used at the end of the meal.

Paying for the meal. Sometimes the bill is brought to the table on a small tray or plate. This usually means that the customer is to put the money on the tray. The person waiting the table will pick up the tray and take it to

Notes

the cashier. He or she will bring the customer's change, if any, back to the table on the tray. The tip should be left on the tray. It is customary to tip the waitstaff in the restaurant. About fifteen percent of the total bill, excluding tax, is appropriate. For example, if the total bill, excluding tax, is ten dollars, then the tip should be approximately one dollar and fifty cents.

If the bill has "Please pay cashier" written on it, the tip should be left on the table and the bill and money given to the cashier as the customer leaves the restaurant.

GRADES 7 & 8

Notes

- Display transparency 1B5, The Overnight Guest's Thank-you Note. Have each student write a thank-you note to the host of a fictional overnight trip. Each letter should include suggested contents shown on the transparency. This activity can be fun if students are encouraged to be creative in developing an imaginary overnight trip such as one in a foreign land. Allow student volunteers to read their letters to the class, and ask remaining students to identify which letter parts are representative of content suggestions from the transparency.

- Have students bring old magazines to class to make a collage. Divide the class into four groups and provide each group with a poster board. Have each group cut and paste pictures that display examples of appropriate social conduct. Display each poster in the class or class display case.

- Write the phrase *key person rule* on the chalkboard or overhead projector. Explain to students what the rule means giving examples as shown in the text. Display transparency 1B6, Introducing Tips, and review the information. Divide the class into small groups and have them role play the following introductions:
  - Mrs. Jones meeting Mr. Smith
  - John's grandfather meeting John's teacher
  - Sylvia's parents meeting Sylvia's new boyfriend
  - Mrs. and Mrs. Smith, who are hosting a reception, meeting a guest—Mr. Garcia

- Write the term *social conduct* vertically on the chalkboard or overhead projector. Have students brainstorm what they know about social conduct. Beginning with the letter S, have students list as many words they can think of related to social conduct that begin with an A. Continue with the other letters. Integrate the students' lists into a class discussion.

GRADES 9 & 10

- Duplicate and distribute teaching activity 1B6, Invitations and Get Togethers. Have each student complete the teaching activity according to the directions given. Allow student volunteers to share their answers with the class. Collect the assignment.

- Have students research computer programs, videotapes, and other types of resources related to social conduct. Students should write a brief report on the effectiveness of the various aids, describing how they are used and their intended results. For extra credit, some students may want to conduct a demonstration of one of the resources that was researched. Use the information from the student reports to lead a class discussion

Notes

regarding social conduct. QUESTIONS: Were these products useful? Are they useful for everyone? Why?

- Write the phrase *key person rule* on the chalkboard or overhead projector. Explain to students what the rule means giving examples as shown in the text. Display transparency 1B6, Introducing Tips, and review the information. Divide the class into small groups and have them role play various introductions.

- Instruct each student to write an article for the school newspaper on the importance of proper social conduct. Have students share their articles with the class, and select several to be submitted to the school newspaper.

GRADES 11 & 12

- Divide the class into groups of three. Display transparency 1B6, Introducing Tips, and assign each group two to three tips to demonstrate to the class. Allow groups time to organize their skits. Have each group present their skits to the class. QUESTIONS: What is the purpose of rules of introduction? Which rules of introduction continue to be used frequently and are well known? Which rules tend to be more known? Why?

- Select three sitcom television shows. Have students watch one of the sitcoms for examples of both good social conduct and poor social conduct. Tell students to draw two columns on a piece of paper and list examples (from the sitcom) of poor social conduct in the first column and good social conduct in the second column. Have students bring their papers to class and compare results with other students. Discuss student observations of the three sitcoms.

- Have each student interview two persons (one of which is a parent) asking the following questions:
    - How have manners or rules for conduct changed over the years since you were being raised by your parents? What are some specific examples?
    - What types of traits would a well-mannered man, woman, and teenager have if born between the 1940s and 1950s?
    - What types of traits do well-mannered men, women, and teenagers of today practice?
    - What speculations do you have about the reasons why social conduct has changed so much?

  Have students turn in both interviews and write a one-paragraph summary of the findings on the survey. Allow student volunteers to share their conclusions with the class. Collect summaries.

- Divide the class into cooperative learning groups. Create a situation in which a friend needs to know proper social conduct. Have each group role play the situation for the class, indicating how they would deal with the issue and encourage their friend to practice proper social conduct.

Notes

ANY GRADE

- Social conduct differs from people to people, nation to nation, and even state to state. Lead a class discussion about different rules of social conduct in different areas in the United States. QUESTIONS: What are examples of words used in one part of the nation that may be offensive to persons living in another part of the nation? How do people in the northeastern states respond to the use of "sir" and "ma'am" which is used frequently in the Southern States? How do Southerners feel about the use of "you guys" in place of "ya'll" to refer to a group of men or women or both? What are other examples of differences in social conduct throughout our own nation?

- Lead a class discussion comparing table manners and etiquette of the past with present-day table manners and etiquette. QUESTIONS: What are examples of table manners that were once considered important? Why are they no longer stressed? What are examples of etiquette that have remained consistent throughout history? What has changed? Why? Should men still hold doors open for women and help them into their chairs, or is this too old fashioned?

- Allow students to work in pairs to investigate local tipping practices and trends for a presentation to the class. Have students interview waitstaff, persons who are employed at hotels, valet persons, or any other persons who may receive tips as part of their job. Each presentation should draw a conclusion as to amounts of money to tip in various situations. Have pairs of students share their results with the class using a visual aid to reinforce the information. Display visuals in the classroom or class display case.

- Lead a class discussion about why one person in the same occupation might receive higher tips than another person in the same occupation. QUESTIONS: What can waitstaff do to improve the number and amount of tips they receive? What behaviors might cause employed persons to receive fewer tips than their co-workers? Students may be able to provide examples from personal experience while on-the-job.

- Display transparency 1B4 , Terms to Know. Lead a class discussion to help students understand the terms associated with social conduct. Instruct students to record the terms and their definitions.

Notes

- Display transparency 1B3 , Parts of a Letter. Lead a class discussion about the ten parts of a letter, including why some parts are optional when writing a personal letter. Divide the class into small groups. Have each group create both a personal letter and a business letter relating to an appropriate fictional situation. Have groups present their information to the class in an oral and written report.

- Display transparency 1B1, Invitations, and discuss the differences between informal and formal invitations. Divide the class into small groups and have each group create invitations to a party. The students may write out the invitations or use a computer. Have each group prepare examples of both formal and informal invitations.

- Display transparency 1B2, Table Appointments, and lead a class discussion about the variety of table appointments available, displaying examples if possible. If table appointments are unavailable, invite a guest from a china/linen department to speak to the class and to bring examples. An alternative would be to take the class on a learning tour of a china/linen department of a store for a tour and display.

- Divide the class into small groups. Instruct each group to create a situation where an individual goes to a luncheon job interview. Have each group role play the situation for the class two ways: using proper social conduct and using improper social conduct. Guide students in preparing their role play situations. This activity could be used in conjunction with *Skills For Life* Module 6F: Securing Employment.

DIRECTIONS: Underline the word or words that make the sentence read correctly.

1. In taking your place at the table, sit down from ***(the right side of the chair) (the left side of the chair) (either the right or left side of the chair)***.

2. Sit comfortably at the table with your feet ***(on the chair) (around the chair) (on the floor)***.

3. Begin to eat ***(as soon as you are seated) (when everyone has been served) (when you are served)***.

4. ***(Lots of food) (Expensive food) (A cheerful conversation)*** adds to the enjoyment of a meal.

5. Food should be taken from ***(the side of the spoon) (the tip of the spoon) (either the side or the tip of the spoon)***.

6. While you are eating keep ***(the elbows on the table) (one elbow on the table) (the elbows off the table)***.

7. It is proper to ***(talk with food in your mouth) (chew with your lips open) (chew with your lips closed)***.

8. Keep knife and fork after they have been used ***(on the plate) (on the table) (either on the plate or on the table)***.

9. Spoons are used for ***(sipping beverages) (tasting beverages) (eating mashed potatoes)***.

10. When drinking water, hold the glass ***(with both hands) (near the base) (around the rim)***.

11. When you pass your plate for a second helping, the silverware should ***(be taken from your plate) (left on the plate) (held in your hand)***.

cont'd.

12. When bread is served at a meal ***(butter a whole piece at a time) (cut a piece in half and then butter it) (break off a small piece and butter it).***

13. Toothpicks should ***(be on the table) (be passed) (be used in private).***

14. Used silverware is ***(sometimes placed on the tablecloth) (never placed on the tablecloth) (placed with the handles on the tablecloth).***

15. When food you dislike is served to you ***(do not take it) (eat what you can) (tell the hostess you do not like it).***

16. It ***(is proper) (is not proper) (is sometimes proper)*** to cut all the meat on your plate before starting to eat.

17. Relishes taken from a relish dish ***(should be placed) (should never be placed) (are sometimes placed)*** on the tablecloth.

18. In using a soup spoon, dip the spoon ***(toward the front of the bowl) (toward the back of the bowl) (either toward the front or the back of the bowl).***

19. When you have finished eating, place the knife and fork ***(on the table) (on the plate) (either on the plate or on the table).***

20. ***(Push your plate back) (Push your plate to one side) (Leave your plate in place)*** when you have finished eating.

21. At the close of the meal, place your napkin ***(on the table) (on your chair) (on your plate).***

DIRECTIONS: The following statements are related to table settings. Fill in each blank using the scrambled words. When all words are unscrambled, use the circled letters and unscramble them to fill in the blank for the summary statement at the end of the activity.

1. A **UPC DAN UECARS** is correctly placed to the right, in line with the middle of the plate.

   ___ ___ ___ ○ ___ ___   ___ ___ ___ ___ ○ ___

2. A bread and butter plate is placed just above the **PTI** of the **KORF**.

   ___ ___ ○ ___ ___ ___ ___

3. Space **RENIND SALETP** evenly and directly opposite each other, 1 inch from the edge of the table and at least 18 inches apart.

   ___ ___ ___ ○ ___ ___   ___ ___ ___ ○ ___ ___

4. The **EIKNF** is placed at the right of the plate. The sharp edge of this appointment is always turned toward the plate.

   ___ ___ ○ ___ ___

5. The **ETRAW SALGS** is placed just above the tip of the knife blade.

   ___ ___ ○ ___ ___   ___ ___ ___ ___ ○

6. The **NOSPOS** are placed at the right of the plate. Place knives, forks, and spoons in the order in which they will be used, from the outside in toward the plate.

   ___ ○ ___ ___ ___ ___

7. A **INKAPN** is placed at the left of the plate or on the plate.

   ___ ___ ___ ___ ___ ○

8. **SRKOF** are placed to the left of the plate and placed an inch from the edge of the table or placemat.

   ___ ○ ___ ___ ___

Summary Statement:

○ ○ ○ ○ ○ ○ ○ Ⓜ ○ ○ ○ ○

An important part of table manners is using the correct table ________________ and using them according to custom.

DIRECTIONS: In the space provided below, describe the ten basic parts of a letter.

1. heading
2. date
3. inside address
4. subject line
5. greeting or salutation
6. body
7. closing
8. signature
9. postscript
10. notation elements
    a. R.s.v.p.
    b. cc, copy, or copies
    c. enc. or enclosure
    d. initials

DIRECTIONS: Review information related to social conduct by completing this activity. Use complete sentences.

1. What is *etiquette*?
2. What is the *key person rule*?
3. What do the letters *R.s.v.p.* stand for? What does the phrase mean?
4. What is the difference between an *informal invitation* and a *formal invitation*?
5. What are *table appointments*?
6. What is meant by the term *cover*?
7. What are *finger foods*? Give three examples of finger foods.
8. What is a *maitre d'hôtel*?
9. What are *reservations* when referring to restaurants?
10. What is meant by the phrase *á la carte*?

Invitations and Get Togethers

DIRECTIONS: Write a paragraph that answers the following questions.

What kind of invitations have you received that you enjoyed the most? How were you invited? What made the gathering so much fun?

Describe ways in which gatherings can become boring, and suggest ways that the host or hostess can take charge and revive the social atmosphere.

INVITATIONS

Informal

Dear Jennifer,

Juan and I are planning a dinner party on Friday, November 8, at seven o'clock at Guy Street Park. We'd very much like to have you come. It has been a long time since we were all together!

Please let us know if you'll be able to join us.

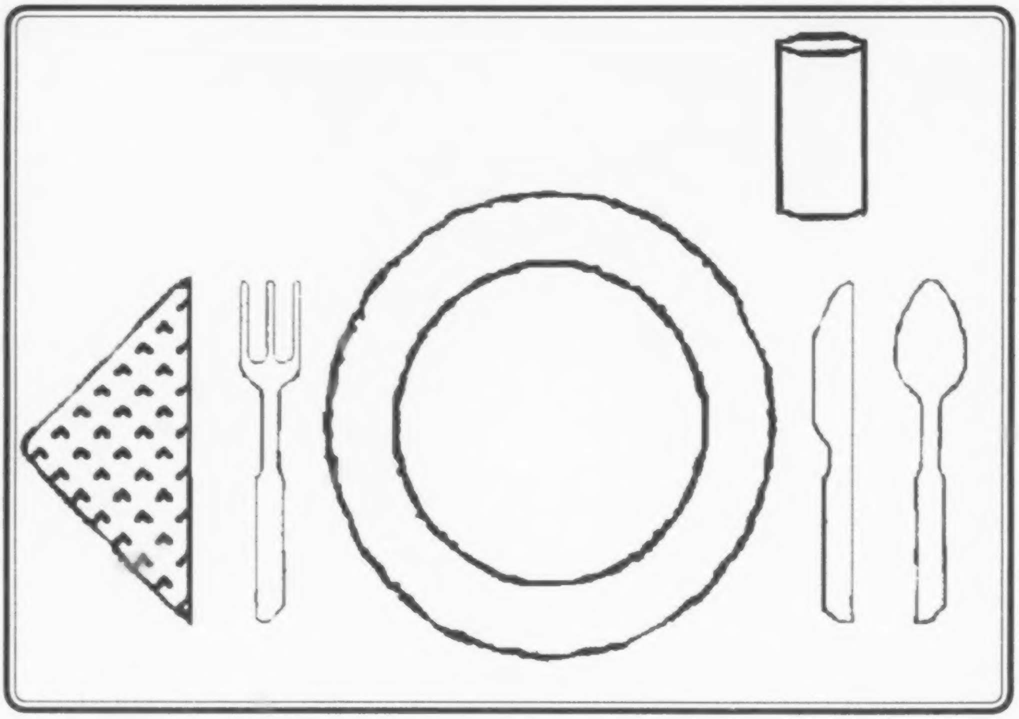
Sincerely,
Callie

Formal

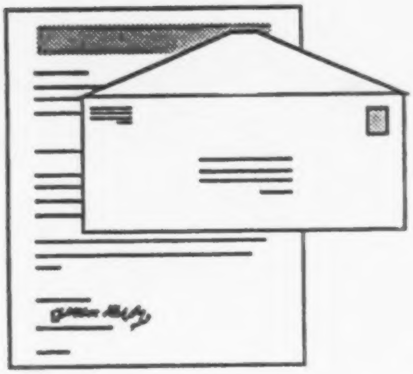
In honor of the
Eighteenth Birthday of
Justin Crewse
his parents
Mr. and Mrs. Jerome Franklin Crewse
request the pleasure of your company
at a dinner dance
on Saturday, February the fifth
at seven o'clock
Briarcroft Manor

R.s.v.p.
Number Two Landon Lane
Asbury, Texas 77777

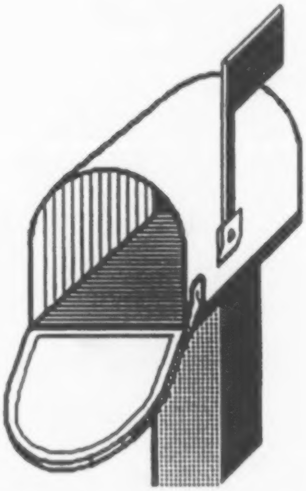
Table Appointments



Parts of a Letter



Heading
Date
Inside Address
Subject Line
Greeting or Salutation
Body
Closing
Signature
Postscript
Notation Elements
R.S.V.P.
cc:, copy, or copies
enc. or enclosure
initials



Terms To Know

Etiquette

Key Person Rule

R.S.V.P.

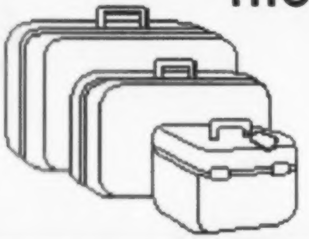
Table Appointments

Cover

Finger Foods

Reservations

The *Overnight* Guest's Thank-you Note



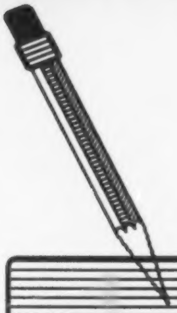
Content of Letter:

1. *Thank host, giving example(s) of hospitality shown to you.*

2. *Offer compliments about the host's home or surroundings that may have struck you.*

3. *Mention a moment during your stay that was most memorable to you.*

4. *Include a brief closing statement of appreciation to the host(s), and if appropriate, other house hold members who were present during your stay.*



Introducing Tips

→ Introduce persons in the name they will each be using to converse with each other after having been introduced.

→ Use identifying phrases such as Esperanza's secretary, our family dentist, and my supervisor. This can give newly introduced persons information about the person to better remember them and also provides a foundation for conversation.

→ When introducing family members, always use the family members last name, such as "Mr. Jbeily, I'd like you to meet my daughter, Tracy."

→ Never refer either parent by their first name when introducing them to any one.

→ Husbands should introduce their wives in the following way, "Tom, I would like you to meet my wife, Gloria" (never "the wife" or "my better half").

→ Wives should introduce their husbands in the following way, "I would like you to meet my husband, Donald (never "the husband" or "my better half").

→ Do not use the phrase "my friend" during an introduction as this might be construed that the other person is not your friend.

→ Late guests who miss the receiving line of the guest of honor must seek out the guest of honor to introduce themselves.

→ "I'm very glad to meet you," not "Pleased to meetcha."

→ When someone obviously does not remember another's name, the following could be said: "Hello, I'm Angelita De La Fuenta, I met you at the swimming party last month," rather than "You don't remember me do you?"

1B1

Notes

1. the left side of the chair
2. on the floor
3. when everyone has been served
4. A cheerful conversation
5. the side of the spoon
6. the elbows off the table
7. chew with your lips closed
8. on the plate
9. tasting beverages
10. near the base
11. left on the plate
12. break off a small piece and butter it
13. be used in private
14. never placed on the tablecloth
15. eat what you can
16. is not proper
17. should never be placed
18. toward the back of the bowl
19. on the plate
20. Leave your plate in place
21. on the table

1B3

1. Cup and saucer
2. Tip, fork
3. Dinner plates
4. Knife
5. Water glass
6. Spoons
7. Napkin
8. Forks

Summary Statement: An important part of table manners is using the correct table APPOINTMENTS and using them according to custom.

1B4

1. *Heading* - includes the writer's full address.
2. *Date* - includes the month, day, and year of the letter.
3. *Inside address* - includes the recipient's full name and address as it would be on the outside of the envelope.
4. *Subject line* - is a word or phrase indicating the main subject of the letter.
5. *Greeting or salutation* - is the introductory phrase of the letter.
6. *Body* - is the text of the letter.
7. *Closing* - the phrase or parting word that precedes the signature.
8. *Signature* - the signed name of the writer.

Notes

9. *Postscript* - a short paragraph of additional text or content as an afterthought. It is introduced by the initials "P.S."
10. *Notation elements* - used in business letters and consists of initials, abbreviations, or brief words that offer coded information regarding the letter.
    a. Indicates that the recipient is expected to contact the writer with a "yes" or "no" answer to an invitation in the body of the letter.
    b. Will be followed by a name(s) indicating that a copy of the letter is being sent to the people listed.
    c. Indicates that something else accompanies the letter such as, a résumé, a report, or another document
    d. Apply when a person printed or even composed a letter for someone else.

1B5

1. Etiquette refers to rules that govern social conduct or behavior that is considered proper.
2. The key person rule is the basic rule of introductions — always mention the name of the key person first. Key persons are those whom one wants to honor and include women over men, older individuals over younger individuals, and hosts over guests.
3. The initials stand for the French phrase *Réspondez s'il vous plaît*, which means "please reply."
4. Informal invitations include inviting a friend for dinner by calling him or her on the phone or talking in person, as well as short written notes or preprinted invitations in which the host fills in the details. A formal invitation follows traditions and has a limited range of formats.
5. Table appointments refer to eating utensils or eating implements used to set the table to eat food. Table appointments include dinnerware, glassware, tableware, table coverings, and napkins.
6. A cover is the place setting for one person at the beginning of a meal. The cover consists of the dinnerware, flatware, water glass, and napkin.
7. Finger foods are items that can be eaten with the fingers without mussing them and include relishes, potato chips, crackers, bread, cookies, fresh fruit, some cakes, sandwiches, and corn on the cob. Fried chicken may also be eaten with the fingers; however, it is more polite to cut the meat and eat it with a fork when one is a guest or eating in public.
8. In more formal restaurants, customers will be seated by a maitre d'hôtel.
9. Reservations are requests that space be kept for a certain time to accommodate a certain number of people.
10. Items on the menu may be á la carte or several items may be included in a meal. When ordering á la carte, items are priced separately.

1B6

Answers will vary.

Notes

UNIT 1

Module C

Understanding Cultural Differences

Take time to read between the lines.

Many teachers today face a group of heterogeneous students with various historical backgrounds and experiences. Teachers who are fortunate to have a classroom of individuals from various backgrounds should learn to appreciate and tap the cultural diversity of the students. It is important for students to examine and understand their own cultural backgrounds as well as those of others. Learning to appreciate these resources can benefit you and your students.

This module has been developed to describe the history and contributions of current ethnic groups in an effort to broaden understanding of cultural differences. The classroom is an excellent place to integrate multicultural values and strategies. The students can only benefit from your willingness to expose them to cultural differences of language, values, and lifestyles. As a teacher, you have an excellent opportunity to teach cultural differences with an approach that balances curiosity with respect in dealing with people from different backgrounds.

As the turn of the century approaches, it is evident that it is not enough to be literate in language, math, and science alone. Individuals must become literate in the diversities of the world's people and their cultures. The United States has been known as a nation of immigrants since its beginning. It has a history of cultural diversity. The following represents this diversity:

Individuals must become literate in the diversities of the world's people and their cultures.

- Approximately 25 percent of the U.S. population is comprised of people from nonwhite, non-European backgrounds. This percentage is expected to increase to 30 to 35 percent by the year 2000.
- More than one hundred languages are spoken.
- All of the world's religions are practiced.
- In Texas, minorities account for more than 50 percent of the student population.

Notes

The history of the United States has been shaped by its native peoples and the successive waves of immigrants. Its culture is the product of the contributions of these immigrants and Native Americans. The nature of contributions has varied from period to period, determined both by the number and character of the newcomers and by the state of the society when they arrived. The preservation of these diverse customs, beliefs, ways of life, and languages and the contributions of individuals and ethnic groups play an important role in the health and well-being of the country and population as a whole.

ETHNIC GROUPS IN THE UNITED STATES

All Americans are members of an ethnic group. Some people are members of more than one ethnic group. An ***ethnic group*** refers to a group of people with common racial and/or cultural characteristics such as religion, national origin, language, or tradition which make them a distinct subgroup of society. These distinctions are based on physical or cultural traits or both. ***Culture*** refers to the ideas, traditions, skills, and arts that are passed from one generation to the next. The attachment and identity one has to his or her specific ethnic group varies depending on the individual. Ethnicity is very important for some people while it is of little or no importance to others.

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Generalizations of the characteristics of certain ethnic groups are available from many sources. These generalizations are good introductions to cultural diversity. However, it is important to remember that every individual is different, and these generalizations should not be imposed on every member of a particular group.

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The United States Office of Federal Statistical Policy and Standards established categories combining race and ethnic backgrounds to ensure uniform reporting to all federal agencies. The following is a list of those categories:

- ***American Indian*** or ***Alaska Native.*** This category includes persons having origins in any of the original peoples of North America and who maintain cultural identification through tribal affiliation or community recognition.
- ***Asian*** or ***Pacific Islander.*** This group includes persons having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands. This area includes China, India, Japan, the Philippine Islands, Korea, and Samoa.
- ***Black.*** This group is made up of persons having origins in any of the black racial groups of Africa.
- ***Hispanic.*** Persons in this category are of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture of origin, regardless of race.
- ***White.*** This group includes those having origins in any of the original peoples of Europe, North Africa, or the Middle East.

The United States was founded largely by immigrants from other countries who joined together to establish new national identities. It is a multicultural nation of people from various ethnic backgrounds with native languages, religions, and socioeconomic levels who have blended together. This blending process is known as acculturation. ***Acculturation*** refers to a process of conditioning people to the customs or patterns of a different culture as well as the mutual influence of different cultures on each other. American ethnic groups typically have ties to other nations around the world, making America a unique country. The process of acculturation also is experienced by ethnic groups with origins in North America—the Native Americans.

Notes

The United States is a multicultural nation of people from various ethnic backgrounds with native languages, religions, and socioeconomic levels who have blended together.

Since 1820 when records were first collected regarding the number of immigrants to the United States, more than 55 million people have been admitted. These individuals have come from various countries, cultures, and races. Some have been refugees from war-stricken areas and from life-threatening oppression. Many of these immigrants, as well as Native Americans, suffer from family disruption, loss of friends and relatives, alienation, language barriers, and discrimination.

In the past, American society favored or promoted cultural assimilation, or the "melting pot" process. ***Assimilation*** emphasizes that ethnic minorities give up their cultural traditions, practice the ways and traditions of the majority, and blend into the existing society. The current movement is toward a ***pluralistic*** society in which members of ethnic minority groups are encouraged to retain many aspects of their cultural heritage. It is important to remember however, that a person can belong to more that one ethnic group and have more than one cultural heritage.

The current movement is toward a pluralistic society in which members of ethnic minority groups are encouraged to retain many aspects of their cultural heritage.

A historical sketch of some of the ethnic groups found in the United States is helpful in understanding multicultural issues. Some of the major ethnic groups include the following:

- African Americans
- Asian Americans
- European Americans
- Hispanics
- Jewish Americans
- Native Americans

African Americans

The African American population today comprises approximately 11 percent of the U.S. population. The individuals who make up the African American ethnic group come from three basic historical backgrounds which include the following:

1. free persons (not slaves)
2. emancipated slaves and their descendants
3. black persons who have immigrated from the West Indies

Notes

Africans had been living in Europe long before Europeans began exploring America. Many of these Africans accompanied European settlers to America. Africans were involved in the establishment of a Spanish colony in St. Augustine, Florida in 1565. The first Africans arrived in the English colonies in 1619 on a Dutch ship that landed at Jamestown, Virginia.

African Americans and many whites were first brought to the United States as indentured servants. They agreed to be servants for a fixed number of years and then became free. Any children born to these servants were automatically free at birth. In the late seventeenth century, the concept of slavery evolved. Blacks were gradually enslaved in the colonies by the 1600s. Slaves were bought and sold and became their masters' property for life. Their children became the property of their masters as well. These slaves could attain freedom in some cases through release by their owner, purchase by relatives who were already free, self-purchase, escape, or through a special proclamation as a reward for a particular contribution to the community. It has been estimated that approximately 14 percent of the black population was free or had been freed prior to the Civil War.

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European countries became involved in the African slave trade when they began trading with Africa in the 1400s. Slave traders, who were usually black, originally sold criminals and captives from other tribes during warfare in exchange for trinkets, firearms, and other items. The slaves were taken back to Europe along with goods, such as oils and skins, for European monarchs. As more Europeans explored Africa, more slaves were taken back to Europe. Slavery never flourished in the European countries, but it thrived when European countries began tobacco, cotton, sugar, and indigo plantations in the West Indies. As slave trade grew, slave traders began raiding the interior of Africa looking for captives. The captives were frequently chained together and forced to travel to the African coast where they were sold to European forts (military forts established and occupied by Europeans). Here they waited until they were placed on ships headed for America. The ships were very crowded. The slaves were given little food, and diseases were rampant. Many who boarded the ships died before reaching their destination.

The Emancipation Proclamation was issued in September 1862, effective January 1, 1863, by President Abraham Lincoln. The Emancipation Proclamation freed the slaves in all territory still at war with the Union. The Civil War was still being fought and did not end until 1865; therefore, the South ignored the proclamation. The South was under Confederate law and President Davis, not Union law and President Lincoln. News of the Emancipation Proclamation reached Texas on June 19, 1865. African Americans in Texas celebrate the proclamation on June 19 each year as Juneteenth. Even though the Emancipation Proclamation did not end slavery in the Confederacy, it led to the Thirteenth Amendment of the Constitution that was passed on December 18, 1865 (after the war ended), which officially ended slavery in the United States.

Notes

African Americans became citizens in 1866 and were allowed to vote and run for public office by 1870. During Reconstruction, many blacks were voted into office, and twenty-two were voted into the United States Congress. However, by the turn of the century, blacks faced segregation laws known as *Jim Crow* laws and *Black Codes*. Laws were passed requiring segregation in schools, restaurants, parks, and many other public accommodations. It became illegal in some states for blacks to carry guns or to testify in court against whites. Conflicts increased and continued into the 1900s.

Many black organizations and individuals emerged to fight discrimination and racism. The following includes some of these organizations and individuals:

- 1905 – W.E.B. DuBois helped found the Niagara Movement, which denounced American racism.
- 1910 – National Association for the Advancement of Colored People (NAACP) was organized to improve the legal status of blacks.
- 1911 – National Urban League was founded to help blacks locate employment.
- 1914 – Marcus Garvey established the Universal Negro Improvement Association, which focused on encouraging African Americans to establish businesses and to improve African American communities.

During the 1920s and 1930s, African Americans gained recognition for their contributions to the arts. Poets, such as Countee Cullen and Claude McKay, and writers Langston Hughes (also a poet), James Weldon Johnson, and Jean Toomer received worldwide recognition for their works. African American musicians developed jazz and blues, which still receive worldwide appreciation.

African American dissension grew in the 1940s and 1950s, reaching its height in the 1960s. In 1954, the Supreme Court ruled that school segregation was unequal in the *Brown v. the Board of Education* decision. In 1955, Rev. Martin Luther King, Jr. led the Montgomery Bus Boycott. The boycott grew out of an incident in which an African American seamstress was jailed for taking a seat in the white section on a Montgomery, Alabama city bus. A federal court outlawed racial segregation on busses in Montgomery a year later.

Rev. King became very influential as a civil rights leader, using direct-action and nonviolent tactics in African American protests against racism and discrimination in education, housing, politics, and other areas. The ***Southern Christian Leadership Conference*** was organized by Rev. King and other African American ministers to teach others their civil rights tactics. This group was responsible for organizing the 1963 March on Washington. This historic march helped gather support for the Civil Rights Act, which passed in 1964 making it illegal to discriminate against individuals based on race.

Notes

Asian Americans

Asian Americans make up the fastest growing ethnic group in the United States. The 1970 U.S. Census Bureau figures indicated that there were 1.4 million Asian Americans. By 1980 that number had grown to 3.5 million, and in 1990 the number of Asian Americans was 6.5 million. It is predicted that this number will increase to ten million by the year 2000.

Asian Americans come from more than twenty-four different countries, each having its own cultural background. Asian Americans do not share a common language.

Although Asian Americans are studied as a group, it is important to remember that this population is probably the most diverse minority group in the United States. Asian Americans come from more than twenty-four different countries, each having its own cultural background. Asian Americans do not share a common language. Learning the English language is a top priority. This is a difficult task because English and Asian languages have little in common. For those Asian people with little or no previous exposure to Western cultures, the task has been more frustrating.

In 1970, the primary nation of origin was Japan. In 1980, Chinese were the largest group. Since 1980, large groups of immigrants have arrived from Korea, the Philippine Islands, and the Indonesian countries of Vietnam, Cambodia, and Laos.

Chinese Americans. The first Asians to arrive in America were not immigrants but were here temporarily. In the mid to late 1800s, China opened to outside trade and often sent their strong, young men to do contract work in other countries. These individuals were not sent on a permanent basis but for short periods of time to work in the California gold mines and on the railroad, which was rapidly expanding to the west. Once the railroads were completed, many of the Chinese workers began seeking work in other areas. They were met with resistance.

In 1882, in an effort to discourage the Chinese workers from remaining in the United States to work, Congress passed various Chinese Exclusion Acts. The laws prohibited Chinese workers from entering the United States, denied those who were already here the right to become naturalized citizens, and prohibited women and children from entering the country. The original law was repealed ten years later but all were not repealed until 1943. In the mid 1800s, approximately three hundred thousand Chinese laborers were in the United States. By 1920, this number had decreased to sixty thousand.

Japanese Americans. Japanese immigrants began arriving in the United States in the late 1800s amid the anti-Asian difficulties facing the Chinese. The Japanese government became more involved in the emigration process of its citizens than the Chinese. The Japanese government legalized the emigration in 1885 and permitted wives and children to accompany their husbands. In 1900, the number of Japanese immigrants in the United States was at twenty-five thousand. The number increased to seventy thousand by 1920. The majority of the Japanese immigrants settled in California where they worked in agriculture.

The influx of Japanese laborers caused tension among American laborers as the Chinese laborers did in the mid 1800s. The U.S. and Japanese governments negotiated a Gentlemen's Agreement that led to the temporary halt of issuing passports to Japanese laborers.

After Japan bombed Pearl Harbor on December 7, 1941, many Americans became concerned about the Japanese people living in the United States, especially those on the West Coast. Many Americans felt that Japanese, Italian, and German immigrants might be involved in spy activities. On February 19, 1942, President Roosevelt signed Executive Order 9066, which forced the relocation of the Japanese living on the West Coast. More than 60 percent of those relocated were U.S. citizens. The evacuees were first housed in temporary shelters, then they were moved to permanent camps that housed as many as twenty thousand people. The War Relocation Authority was established to supervise the relocation of the Japanese people, and the Federal Reserve Bank was charged to protect the property of the Japanese until their release—approximately four years later. Many Japanese, however, still suffered great financial losses from which they never recovered. In 1988, President Ronald Reagan signed a reparation bill which provided $20,000 to every surviving Japanese American who was detained during the relocation.

Although the Japanese have faced several setbacks, the acculturation of Japanese Americans has been quite successful. They have the highest literacy rate of any minority group in the United States, are generally financially secure, and have learned to speak and understand the English language. Research indicates that their success is based upon their strong values including those of education and family lifestyles. They are often perceived as role models for other minority groups.

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Indochinese Americans. Indochinese people from Vietnam, Laos, and Cambodia are among the most recent immigrants to this country. Prior to 1975 and the fall of Saigon, there were approximately ten thousand Indochinese people living in the United States. In the following years, more than 150,000 refugees came to this country. The first arrivals were primarily well-educated individuals and families from similar socioeconomic backgrounds. They had been exposed to the English language and were familiar with Western culture. Many children—most of them orphans—were brought to the United States through a series of air lifts during this first wave.

The second wave of refugees was less educated and had little exposure to Western culture. Many refugees suffered from malnutrition and ill health. "Boat people" were the primarily destitute, illiterate mountain people from Vietnam and the surrounding areas who left their country in overcrowded boats to find safety in refugee camps. They found refuge in Australia, France, Canada, China, and the United States.

Indochinese school children, like other emigrants seeking refuge in the United States, face additional problems in American schools. These stu-

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dents are often placed in school according to age rather than ability levels. For those students with little or no educational background and language barriers, school and the educational system are difficult.

European Americans

Early settlers to the United States were white men, women, and children from Western Europe. Countries of origin included England, France, Germany, Holland, Italy, and Spain. They had diverse backgrounds in culture, tradition, and religion and spoke many different languages. They found the New World already inhabited by Native Americans who also had many nations, languages, and traditions.

Later settlers came for other reasons including the desire to have religious freedom, to avoid threatening oppression and discrimination, to escape poverty, to own land, and to search for economic opportunities.

The first Europeans were primarily from Spain and came in search of gold and other riches. The later settlers came for other reasons including the desire to have religious freedom, to avoid threatening oppression and discrimination, to escape poverty, to own land, and to search for economic opportunities.

Europeans began settling in America in significant numbers in the 1600s, a time in which major economic, social, and political changes were occurring in Europe. The majority of people came for economic reasons. In addition, an increasing number of holy wars or conflicts between Protestants and Catholics led many people to America in search of religious freedom. The Separatists arrived on the *Mayflower* in 1620, and Jewish immigrants arrived about two hundred years later searching for religious freedom.

Early settlers in the United States were primarily English, Dutch, Scotch-Irish, German, French, North African, and Jewish. European immigrants between 1890 and 1914 included people from Austria-Hungary, Bulgaria, Finland, Greece, Italy, Poland, Rumania, and Russia.

Most European immigrants settled in cities, often near one another. This created ethnic areas within cities. Many communities or sections of cities became known as ethnic territories such as English, Dutch, and French. Schools, churches, and newspapers often were established within these communities. After the Constitution and Bill of Rights had been written, newspapers and many government documents continued to be published in several languages including French, German, Dutch, and Spanish. Bilingual schools were common. Concern for this diversity grew rapidly among the nation's founding fathers. However, the English were the predominant group, and English soon became the dominant language for government, education, and commerce. A new nation emerged which drew upon British and European cultures to form a unique blend of its own.

Many of the European ethnic groups gave up their ethnicity and became Americanized. Some groups, among them the Jews, Italians, Poles, Czechs, and Irish continued to maintain their ethnic identity. However, like other groups, the second generations traditionally assimilated, leaving their "old country" ways and languages behind. Ethnicity provides people with a sense of belonging and purpose. In recent years, Americans of all backgrounds have renewed an interest in their own ancestral backgrounds.

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Hispanics

The term *Hispanic* refers to those people who can trace their ancestry to Mexico, Cuba, Puerto Rico, and other countries located in Central and South America, or other Spanish cultures of origin. They are currently the largest ethnic minority group in the United States followed by African Americans and Japanese Americans. Hispanics are a diverse group of people. The Hispanic groups in the United States include recent immigrants and those who have ancestry in this country for more than three hundred years. The largest Hispanic group in the United States has its origins in Mexico.

Mexican Americans. Mexico was ruled by Spain following the arrival of Hernando Cortez in 1519. It remained under Spanish rule until the end of the Mexican Revolution in 1821. Cuba and Puerto Rico were colonies of Spain for more than three hundred years. Spain lost control over Cuba and Puerto Rico at the end of the Spanish-American War in 1898. All three countries share a common cultural background stemming from the fusion of Spanish and native cultures.

Although the Spanish influence in the United States was great, very few Spaniards, compared to other European groups, actually came to America. Estimates show that no more than three hundred thousand Spaniards traveled to America during the three centuries of colonization.

Spanish settlers influenced the cultural as well as the physical development of the Mexican culture. Spanish expeditions and missions were located in the southern part of the United States in Florida, Texas, New Mexico, Arizona, California, and parts of Colorado. Spanish missions were church institutions established by the Spanish government. The missions consisted of a chapel and other buildings. Two or more priests or Franciscans (followers of the religious order of Saint Francis of Assisi) were placed at the missions with the intent of teaching the Native Americans about Christ and the Spanish way of life. The Alamo, originally the San Antonio de Velero Mission, was established as part of the Spanish attempt to settle Texas. As Spain began to lose control of its claimed territories, the missions were used by the military to forestall the advances of other nations into Spanish lands. Many towns retained their Spanish names or were named after Spanish missions located near communities. Examples of these cities include San Antonio, Santa Fe, El Paso, San Diego, and San Francisco.

Spanish expeditions and missions were located in the southern part of the United States in Florida, Texas, New Mexico, Arizona, California, and parts of Colorado.

Spanish architecture, known also as mission style architecture, is still widely used in the southwest part of the United States. The original architecture was a combination of Native American adobe construction and roofs covered with Spanish tiles in different shades of red. Mission structures were built around a common courtyard. Other characteristics included

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arched windows and doors, wrought iron exterior decor, and stucco (a type of plaster applied to the exterior walls of a house).

Many of the Spaniards were adventurous men looking for gold. Unlike other European settlers who brought their wives and families, the Spaniards typically did not. Many of the Spanish men who came to America returned to Spain after a short time. Those who remained in America fathered children with Native American women. They also fathered children with black women in some areas. The biological and cultural heritage of the Mexican Americans is primarily Spanish and Native American.

Cuban Americans. Approximately one million Cuban Americans live in the United States today, making them the third largest Hispanic population. Most Cuban immigrants arrived in the United States after 1959 when Fidel Castro overthrew the Cuban government of Fulgencio Batista. Similar to Vietnamese Americans, Cubans came to the United States as political refugees. The first immigrants to arrive were generally middle to upper income professionals. The second wave of Cuban immigrants arrived in the early 1980s. This second group consisted primarily of blue-collar workers. The largest groups of immigrants settled near Miami, New York City, and Los Angeles.

Puerto Rican Americans. Puerto Ricans maintain a unique status as a minority group in the United States. Since Puerto Rico is a U.S. Commonwealth, Puerto Ricans may enter or leave the U.S. mainland at will.

Christopher Columbus arrived in Puerto Rico in 1493. At that time, Puerto Rico and other Caribbean Islands were inhabited by Carib and Taino Indians. The Indians provided labor for the Spaniards. During the Spanish takeover, many of the Indians were killed, escaped, or died from disease. Beginning in 1511, the Spanish brought slaves from Africa to replace the native laborers. Slavery was abolished in Puerto Rico in 1873. The Spanish maintained rule over Puerto Rico for almost four hundred years, using it as a military outpost. It was controlled by descendants of the original Spanish colonists. At the end of the Spanish-American War in 1898, Spain turned Puerto Rico over to the United States, making it a U.S. territory. Throughout the next fifty years, the U.S. government appointed several governors to Puerto Rico.

Puerto Rico is a U.S. possession, and its citizens have been U.S. citizens since 1917. Because it is a possession, it is subject to most U.S. laws. Citizens are not allowed to vote in U.S. elections; however, citizens of Puerto Rico are represented by an elected resident commissioner. The resident commissioner is a nonvoting member of Congress. Puerto Rican citizens pay no federal taxes.

In 1948, Puerto Ricans were allowed to elect their own governor, Luis Munoz Marin. He was instrumental in establishing Puerto Rico as a commonwealth in 1952. As a commonwealth, Puerto Rico has local autonomy but is still voluntarily united with the United States. The status of Puerto Rico is a divided issue. Many advocate statehood; others advocate national independence.

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Jewish Americans

Jewish Americans are a unique group of immigrants because their ethnicity is not based on nationality. The Jews have their origins in religion and tradition rather than in national origin. The Jewish religion is called Judaism. Judaism is based on the laws and teachings of the Bible and the Talmud. The Talmud is a collection of writings constituting the Jewish civil and religious law.

Jews are descendants of the Hebrews, who lived in and around the area that is now called Israel. Their culture began around 1900 BC. They always have retained their religion and tradition despite their suffering destruction of their homeland, moves to different lands and countries, and discrimination and persecution.

Jews are descendants of the Hebrews, who lived in and around the area that is now called Israel. Their culture began around 1900 BC.

Jews faced persecution as did the early Christians. In World War II, many Jews were killed by the Germans. Jews, even German citizens, were seized by the government led by Adolf Hitler. The retained Jews were transported to concentration camps where many were killed or died from disease or starvation. During the Holocaust, as it is now called, almost three-fifths of the Jewish population in Europe was destroyed.

The Jewish population can be divided into two main groups: the Ashkenazic and the Sephardic. The Ashkenazic Jews were located in Central and Eastern Europe and spoke Yiddish. Sephardic Jews settled in the Mediterranean area and spoke Ladino. The two groups had different languages, clothing, food, and backgrounds. Most Jewish Americans are of the Ashkenazic group.

The first Jewish immigrants to America were Sephardic and came from Portugal and Spain. These two countries had allowed freedom of religion until Ferdinand V and Isabella I changed this policy in 1492. They proclaimed that all Jews must convert to Christianity or be expelled. Some Jews converted or pretended to; others left to go to other European countries. A few sailed with Columbus to America. Others followed throughout the next two hundred years. America was appealing to many of the Jews because it had no dominant religion, making the potential for religious freedom appealing.

Throughout the 1800s many German Jews came to the United States to seek new opportunities. From 1880 to 1914 a large number of Jews came from Russia and Eastern Europe to escape persecution and to have a chance for better lives. More Jews immigrated to the United States just before and after World War II and the Holocaust.

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Active in the United States throughout American history, Jews served in the American Revolution and have played major roles in the clothing industry; the labor movement; business; and the movie, television, radio, and newspaper industries.

The current Jewish American population is a reflection of their past diversity and unity. They are represented in every socioeconomic group in the country and are very family oriented. The actual Jewish religion is their source of diversity as well as their distinction. The three religious movements observed today are the Conservative, Orthodox, and Reform. Orthodox Jews have the strongest retention of the original Jewish customs and faith. The Reform Jews have the weakest retention of the original Jewish faith. The Conservative Jews are a blend of the two. In Reform and Conservative religious services, much more English language is spoken than in Orthodox services, which are conducted primarily in traditional Hebrew. Jewish dietary laws are followed strictly by Orthodox Jews but may be observed only by Reform and Conservative Jews while attending religious services or ceremonies.

Native Americans

Native American is often the preferred term for American Indians. Native Americans were originally named Indians by early explorers of the New World. These explorers thought they had landed in India and called the inhabitants they met "Indians."

Approximately two million Native Americans live in the United States. The Native American population doubled between 1970 and 1980. The government identifies Native Americans as those who have origins in any of the original people of North America and who maintain cultural identification through tribal affiliation or community recognition. The definition varies among the four hundred native nations in the United States as does the percentage of Native American blood that nations require a person to have for acceptance. A Native American ***nation*** is a group of people headed by a single government within a territory with a common culture and language. A native nation may be made up of several different tribes. Examples of native nations include the Cherokee, Alabama-Coushattas, Comanche, and the Apache.

At the time of the European invasion of North America, it is estimated that there were as many as ten million Native Americans and more than two hundred languages. Much of the Native American population was wiped out during the early contacts with European settlers due to contraction of European diseases such as measles and smallpox.

The Native Americans at the time of the European invasion were a very diverse group both physically and culturally. Height, hair textures, and skin colors varied. Some were very dark brown while others were white. Some tribes were nomadic while others were farmers with very advanced farming techniques. Europeans learned much from them. Food, hunting, clothing, housing types, tools, and religious traditions varied greatly among the many tribes. Even though specific religious ceremonies differed, religion was of utmost importance to all tribes.

Native Americans had a great respect for the dignity and the rights of the individual. Native councils usually made decisions only after long deliberation in group discussions. European Americans learned from these customs of representative government and of the dignity and rights of the individual. Many of these customs were incorporated into constitutional documents that are the basis of democracy.

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European Americans learned a great deal from these Native American customs of representative government and the dignity and rights of the individual.

During the first 250 years of European occupation in North America, there were some conflicts and accommodations between the Europeans and the Native Americans. The European views regarding private property, land, and ownership were incompatible with the Native American views of equality, nonmaterialism, and opposition to destroying any part of the Earth. During this period, the American, Dutch, French, Spanish, and British forces had conflicts between themselves and the Native American tribes for control over land.

The Northwest Ordinance was an attempt to reflect the philosophy of the European settlers toward the Native Americans. It explained that good faith always would be observed toward the Native Americans; land never would be taken from them without their consent; and their property, rights, and liberty never would be invaded or taken from them unless done so in just and lawful wars authorized by Congress.

As the Western frontier expanded, the image of the Native Americans changed from neighbor to savage. They were perceived as violently attacking helpless settlers who were moving across the Western territories. The Indian Removal Act, passed in 1830, stated that Native Americans could be relocated only if they gave their consent. However, Native Americans were forcibly removed and relocated to reservations or territories determined by the U.S. government. Native Americans were removed from east of the Mississippi and placed on reservations located west of the Mississippi.

Today, some Native Americans live on reservation land while others do not. The largest tribe living on reservation land and nonreservation land is the Navajo tribe. The Oglala-Sioux tribe is the second largest tribe living on a reservation. The second largest nonreservation tribe is the Cherokee Nation of Oklahoma.

Important dates and events regarding Native Americans are included in the following:

- 1838 – The Cherokee Indians were forced to move from Georgia to present day Oklahoma. Oklahoma had been designated as Indian Territory. The move became known as the "Trail of Tears." More than one-fourth of the Cherokees died in the move.

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- 1864 – The Sand Creek Massacre occurred in Colorado. Three hundred Cheyenne were killed by Colorado militia after Indian leaders had negotiated an armistice.
- 1876 – Sitting Bull's Sioux tribes inflicted severe casualties on Custer's Seventh Cavalry at Little Big Horn.
- 1886 – Apache warrior Geronimo surrendered to the American forces.
- 1890 – A massacre at Wounded Knee Creek in South Dakota by U.S. troops killed three hundred Sioux.
- 1924 – The Snyder Act made Native Americans citizens of the United States.
- 1934 – The Indian Reorganization Act established current policies for Indian tribes, such as tribal management of reservation lands, and made native nations legally self-governing territories separate from any state.
- 1944 – The Native Americans organized the National Congress of American Indians.
- 1946 – The Indian Claims Commission was established to begin procedures to compensate Native Americans for loss of land and property.
- 1948 – Native Americans in Arizona and New Mexico were given the right to vote. All Native Americans now have the right to vote.

As a whole, Native Americans generally suffer the poorest health of any ethnic group, generally the greatest economic impoverishment, and one of the shortest life spans. Many Native Americans still live on reservations, while others have moved to surrounding communities. Many Native Americans today feel torn between their cultural heritage and the surrounding American society.

CULTURAL HOLIDAYS AND CELEBRATIONS

Once a general historical background of some of the cultures and ethnic groups in the United States has been discussed, it is easier to understand the makeup of the population of the United States today. Due to the diversity of individuals and groups living in the United States, it is interesting to note that different sections of the United States have very different and interesting customs.

The term ***holiday*** evolved from the two words *holy* and *day*. Holy days or holidays were those set aside by law or custom to commemorate an event or to serve as a day of freedom from labor or work. The early settlers had different cultural holidays and celebrations. Some of these continued to be celebrated as before, while others changed or disappeared through the assimilation process. Some holidays and events celebrated in the United States are unique to this country, evolving as the country evolved.

In the United States, Sunday is the only holiday that is recognized by common law. Congress has set aside special holidays at different times in the history of the United States. These days include the ***Day of Rejoicing*** at the end of the Civil War and ***V-E Day*** at the end of World War II. However, there are no national holidays. Each state determines which holidays it will observe. The governor proclaims the holidays observed by each state.

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The president and Congress designate the holidays observed by the District of Columbia and federal employees across the country. The holidays declared by Congress, or ***legal federal holidays,*** are listed in table 1C.1.

Most states observe Memorial Day on the last Monday in May. Some southern states celebrate the ***Confederate Memorial Day*** in April, May, or June. The birthday of Jefferson Davis, June 3, is celebrated by some southern states as is Robert E. Lee's birthday, January 19, or the third Monday in January.

Some states in New England celebrate ***Forefathers' Day*** on December 21. ***Patriots' Day*** is celebrated on April 19, or the third Monday in April, by Maine and Massachusetts. The Boston Marathon takes place each year in conjunction with Patriots' Day in Boston, Massachusetts. ***Election Day*** (first Tuesday after the first Monday in November) is a legal holiday in many states. Certain holidays are observed only by one state such as the date it was admitted into the Union. In Texas, March 2 is celebrated to commemorate ***Texas Independence Day*** when the state adopted its Declaration of Independence from Mexico on that day in 1836.

Schools, banks, and federal and state offices typically close on legal holidays. If a holiday is on a Saturday or Sunday, it is observed on the closest weekday, which may be Friday or Monday. Individuals, schools, and organizations typically observe days known as ***traditional holidays*** even though places of business do not close. Traditional holidays include Valentine's Day (February 14), Saint Patrick's Day (March 17), and Halloween (October 31). Some states celebrate Arbor Day, Bird Day, and Flag Day as school holidays.

U.S. LEGAL FEDERAL HOLIDAYS

New Year's Day

New Year's Day is the first day of the calendar year—January 1—and is celebrated in almost every country. In the United States, parties and celebrations take place the night before on New Year's Eve. Open houses are often scheduled on New Year's Day in the afternoon or evening, and numerous football games are shown on television throughout the day.

Martin Luther King, Jr.'s Birthday

Rev. Martin Luther King, Jr. was a clergyman and a leader of the civil rights movement during the 1950s and 1960s. He was awarded the Nobel Peace Prize in 1964 for his work in civil rights. King was born in Atlanta, Georgia on January 15, 1929. He was the son and grandson of Baptist

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ministers and followed in their footsteps. He graduated from Morehouse College, received his divinity degree from Crozer Theological Seminary, and received a Ph.D. from Boston University.

Aside from his duties as a minister, Rev. King was involved in many civil rights organizations. He was president of the Montgomery Improvement Association, which led a city-wide boycott of a transit company. The action led to the Supreme Court decision that segregation on busses was unconstitutional. He also led 250,000 people of various races, ages, and religions in the famous Walk on Washington. His civil rights efforts were based on a nonviolent philosophy. In 1968 on the balcony of his hotel, Rev. King was assassinated by James Earl Ray. Ray pleaded guilty and received a ninety-nine year jail sentence. In 1983, Congress established a legal federal holiday in honor of King's birth. This day is celebrated the third Monday in January.

President's Day

President's Day is celebrated on the third Monday in February. This holiday was originally recognized as Washington's Birthday, but many states honor President Lincoln and other presidents on the third Monday in February. This legal holiday is called President's Day.

Memorial Day

Memorial Day also is known as ***Decoration Day***. It is a patriotic holiday in the United States to honor armed forces personnel who died in war. Memorial Day is celebrated on the last Monday in May. Memorial Day originated as a holiday to honor those who died in the Civil War. It now

Legal Federal Holidays

Date	Holiday
January 1	New Year's Day
January 16	Martin Luther King, Jr.'s Birthday
Third Monday in February	President's Day
Last Monday in May	Memorial Day
July 4	Independence Day
First Monday in September	Labor Day
Second Monday in October	Columbus Day
Fourth Monday in October	Veteran's Day
Fourth Thursday in November	Thanksgiving
December 25	Christmas Day

Table 1C.1

honors those who died in the Spanish-American War, World Wars I and II, the Korean War, the Vietnam War, and the Persian Gulf War. It became a federal holiday in 1971.

Flowers and flags are placed on the graves of those honored on Memorial Day. Many people of the United States honor members of the armed forces who died at sea by filling tiny ships with flowers and sending them afloat. Since World War I, Memorial Day also has been known as ***Poppy Day***. Former service personnel sell small, artificial red poppies. The money earned is used to aid disabled veterans.

Notes

Independence Day

Independence Day, July 4, is a day celebrated by all states and possessions of the United States. It is the day on which the Declaration of Independence was adopted by the Continental Congress on July 4, 1776. The day was first observed in Philadelphia on July 8, 1776 as the Declaration was read. It was celebrated yearly but was not declared a legal federal holiday until Congress did so in 1941.

Labor Day

Labor Day is the holiday to honor working people in the United States, Puerto Rico, and Canada. It is also symbolic of the end of summer. In Australia, it is called the Eight Hour Day and commemorates the struggle for a shorter working day. In Europe, a similar holiday is celebrated on May 1. Oregon was the first state to make Labor Day a legal holiday in 1887. It was not until 1894, when President Grover Cleveland signed a bill, that Labor Day become a legal federal holiday.

Columbus Day

Columbus Day honors Christopher Columbus and his first voyage to America in 1492. It became a legal federal holiday in the United States in 1971. Until that time, many states celebrated Columbus Day on October 12. The first Columbus Day celebration was in 1792 in New York City on the 300th anniversary of the landing. It was celebrated a second time on the 400th anniversary in 1892. It was not declared a legal federal holiday until 1920.

Veteran's Day

Veteran's Day is celebrated on November 11 and honors men and women who served in the U.S. armed forces. The holiday was originally known as Armistice Day in observance of the armistice that ended World War I on November 11, 1918. Great Britain celebrates Armistice Day on November 11, but it is not a legal holiday. Canada also celebrates this date but calls it Remembrance Day.

Notes

In the United States, special services are held at the tomb of the Unknown Soldier in the Arlington National Cemetery in Arlington, Virginia. In 1919, President Woodrow Wilson proclaimed Armistice Day to be on November 11. A law adopted in 1938 made the day a legal federal holiday. In 1954, Congress changed the official name of the holiday to Veteran's Day. Between 1971 and 1977, Veteran's Day was celebrated on the fourth Monday in October. Congress changed the observance date back to November 11 in 1977.

Thanksgiving Day

Thanksgiving Day is a family day in the United States characterized by large dinners and family reunions. On December 4, 1619, English settlers arrived at what became the Berkeley Plantation on the James River. The group's charter required that they observe the day of arrival yearly as a day of Thanksgiving. For many years, there was no set date for celebrating Thanksgiving.

In 1789, President Washington issued a proclamation for one day of thanks. Many states had annual dates to observe Thanksgiving but it was not until 1863 that President Lincoln formally proclaimed that the last Thursday of November should be Thanksgiving Day. In 1939, President Roosevelt changed it to the third Thursday of November in an effort to help businesses by lengthening the shopping time between Thanksgiving and Christmas. Congress made Thanksgiving a legal federal holiday in 1941 to be observed on the fourth Thursday of November.

Christmas Day

Christmas is the day Christians celebrate the birthday of Jesus Christ. The exact date of his birth is unknown, but people observe Christmas on December 25. Gifts are exchanged and homes are decorated with red and green accessories, holly, mistletoe, and Christmas trees (evergreen trees). The word Christmas is derived from the English phrase Christes Masse which means Christ's Mass.

For many years, Christmas was observed only as a religious festival. Customs unrelated to the church were gradually adopted. Santa Claus, for example, is a symbol recognized by the people of the United States. Many characteristics of the Santa Claus image come from ancient symbolic characters of Europe. The name Santa Claus developed after Dutch settlers in New York called Saint Nicholas "Sinteklaas." Children in the United States translated the name to Santa Claus. Clement Moore in 1823 was the first to describe the fur-trimmed suit, sleigh, and reindeer in a poem called "A Visit from St. Nicholas." This poem was later called "The Night Before Christmas."

TRADITIONAL HOLIDAYS AND CELEBRATIONS

Notes

Traditional holidays and celebrations include patriotic holidays and celebrations, religious holidays and celebrations, and other holidays and celebrations.

Patriotic Holidays and Celebrations

Citizenship Day is celebrated in the United States on September 17. The day is set aside to honor native-born and naturalized foreign-born citizens who have reached voting age. Citizenship Day was established on February 29, 1952 when President Harry S. Truman signed a bill allowing the date to be celebrated on the anniversary of the signing of the U.S. Constitution on September 17, 1787.

Election Day is a holiday in many states and in all U.S. territories. Presidential elections take place on Election Day. In 1845, the U.S. Congress established that the first Tuesday after the first Monday in November be known as Election Day. Most state elections also take place on this date.

Flag Day is June 14 and honors the day when the Continental Congress adopted the official U.S. flag on June 14, 1777. The day was first observed in 1877 on the 100th anniversary of the flag's adoption. On Flag Day, people display the U.S. flag at homes, businesses, and public buildings. On May 30, 1916, Woodrow Wilson proclaimed Flag Day to be an annual celebration, but it was not until 1949 that President Harry S. Truman signed the National Flag Day Bill that officially recognized June 14 as the official Flag Day.

Americans celebrate ***Lincoln's Birthday*** in honor of President Abraham Lincoln who was born on February 12, 1809. Some states recognize his birthday on the actual date. In some states, both Abraham Lincoln's and George Washington's birthdays are celebrated on the legal federal holiday the third Monday in February. It is celebrated as President's Day.

United Nations Day is October 24 and is designated as a day to commemorate the day that the United Nations charter was signed on October 24, 1945. In the United States, the president urges the development of United Nations related programs by individuals, communities, government officials, and organizations.

Washington's Birthday is celebrated in honor of George Washington, the first president of the United States. He was born on February 22, 1732. Many states, including Texas, celebrate the birthdays of George Washington, Abraham Lincoln, and other presidents on the third Monday in February. This day is called President's Day.

Notes

Religious Holidays and Celebrations

Lent is a period of forty weekdays from Ash Wednesday to Easter. It is observed in different ways in Christian churches by fasting and repentance. The first day of lent in the Christian Church occurs on a Wednesday 6 1/2 weeks before Easter sometime between February 4 and March 11, depending on the date of Easter. ***Ash Wednesday*** symbolizes the end of the lent season. It is the Wednesday between Palm Sunday and Easter. In the Roman Catholic Church, priests use ashes to draw a cross on the forehead of each worshipper. The ashes are obtained from burning the palm leaves used on Palm Sunday. Ash Wednesday services also take place in the Anglican, Lutheran, and some Protestant Churches. Orthodox churches begin Lent on a Monday and therefore do not observe Ash Wednesday.

Easter is the day Christians celebrate the resurrection of Jesus Christ. People attend church and take part in many religious ceremonies. In many parts of the world, children collect chocolate bunnies and candy and hunt decorated Easter eggs. In the United States, the president hosts an egg rolling contest on the White House lawn on the Monday after Easter.

The first Nicene Council met in AD 325 to set the method of determining the date of Easter. The date varies from year to year. Easter is always the first Sunday after the first full moon on or after March 21. Easter cannot be celebrated before March 22 or after April 25.

Good Friday is the Friday before Easter Sunday observed in commemoration of the crucifixion of Jesus.

Hanukkah is a Jewish Festival of Lights or Feast of Dedication. The holiday is in December and lasts eight days. Gifts are exchanged each of the eight days. Each of the eight evenings one candle is lighted until all eight are illuminated. The celebration originated after a three-year struggle with Syrian King Antiochus IV. It ended when the Jews in Jordan defeated him. They held celebrations in the Temple of Jerusalem and dedicated it to God.

Purim is a Jewish festival that is celebrated on the fourteenth day of the Hebrew month of Adar. It commemorates the delivery of the Jews of Persia (now Iran) from a plot to destroy them. The story of Purim is found in the scroll of Esther in the Hebrew Bible.

Rosh Hashana is the Jewish New Year celebration. It commemorates the traditional date of the creation of the world. It usually begins in September or October and lasts for two days. Jews believe that this is the time of God's annual judgement in which he determines who will continue to live and who will not. Solemn religious services are conducted in which Jews pray for forgiveness, a good year, and a long life. A shofar (a ram's horn) is symbolically blown as a call for forgiveness and as a reminder of issues currently facing the Jewish people. Three special prayers are recited during the celebration. They include the following:

1. God rules the world.
2. God hears and responds to the sound of the shofar.
3. God remembers the deeds of all people.

Notes

Other Holidays and Celebrations

April Fool's Day also is known as All Fools Day. It has been observed for many centuries in many countries with the custom of playing practical jokes on friends. Some records show that many centuries ago, April 1 was the first day of the new year. The date was moved to January 1, but many still celebrated April 1 as the beginning of the new year. Those who continued to celebrate April 1 as the beginning of the new year were ridiculed and called "April Fools."

Cinco de Mayo is a festival that celebrates May 5, 1862. Six thousand French forces invaded Mexico on that day, landing in the town of La Puebla. The French were defeated by two thousand Mexican forces under the leadership of Ignacio Zaragosa. Even though the struggle against the French lasted five more years, the May 5 victory gave the Mexicans a strong sense of unity and a reason to fight to save their independence. Cinco de Mayo is an important holiday in Mexico and is observed by Mexican Americans.

Father's Day is celebrated on the third Sunday in June in the United States and Canada. Sonora Louise Smart Dodd of Spokane, Washington instigated the push for the creation of a Father's Day in 1909. She received support from the Spokane Ministerial Association and the local Young Men's Christian Association (YMCA). Spokane celebrated the first known Father's Day in 1910. Even though many resolutions were introduced to make the day an official national holiday, it did not become one until 1972 when President Richard M. Nixon signed a bill that recognized the third Sunday in June as the annual national observance of Father's Day.

Groundhog Day is observed on February 2. The custom was brought to the United States from Germany and Great Britain. The legend states that the groundhog will awaken from winter hibernation on February 2 and stick its head out of its home—a hole in the ground—and look around. If the sun is shining and it sees its shadow, the groundhog will be afraid, crawl back into its hole, and sleep for another six weeks. This means that winter will last six more weeks. If the day is cloudy and the groundhog does not see its shadow, it supposedly crawls out of the hole, indicating that spring weather will arrive soon.

Halloween is a festival/celebration that takes place on October 31. The customs celebrated in the United States were brought by early settlers from England, Ireland, and Scotland. The celebration as we know it today did not become popular until the 1800s. Children wear costumes and go trick-or-treating, and pumpkins are carved into jack-o'-lanterns.

Notes

Juneteenth is celebrated on June 19 by African Americans in remembrance of the date that news of the Emancipation Proclamation reached the state of Texas in 1865. The Emancipation Proclamation was issued on January 1, 1863 by President Abraham Lincoln. The Emancipation Proclamation stated that all slaves in territory still at war with the Union were to be freed. The South was under Confederate law and President Davis, not Union law and President Lincoln; therefore, the South ignored President Lincoln's proclamation. By the time the information reached Texas in 1865, the war was over and Texas was again under Union control. Even though the Emancipation Proclamation did not end slavery, it led to the Thirteenth Amendment of the Constitution that was passed on December 18, 1865, which ended slavery in the United States.

Mother's Day is on the second Sunday in May. In England in the 1800s a day was set aside for honoring mothers called Mothering Sunday. Mothering Sunday was observed during Lent. In 1872, Julia Ward Howe suggested that the United States establish a day to honor mothers similar to the one in England. A campaign for its observance was begun in 1904.

Mother's Day did not receive national recognition until May 9, 1914. President Woodrow Wilson signed a resolution recommending the date. In 1915, the president was authorized to establish Mother's Day as an annual national observance. In the United States, mothers traditionally wear corsages on this special day. Carnation boutonnieres are sometimes worn by men on Mother's Day. White flowers are typically worn by men and women whose mothers are deceased, and colored flowers are worn by those whose mothers are still alive.

Saint Patrick's Day honors Saint Patrick who was a missionary in Ireland during the AD 400s. In Ireland, March 17 is a national holiday that is celebrated with church services, parades, and sports events. Traditionally, people wear green and display a green three-leaf clover, which is Ireland's national emblem. It is also celebrated by people of Irish descent outside of Ireland. In the United States, Saint Patrick's Day is primarily a nonreligious celebration marked by parades. People may be pinched if they are not wearing green, and the three-leaf clover may be displayed. The first Saint Patrick's Day celebration in the United States took place in 1737 in Boston.

Valentine's Day is celebrated on February 14. Greeting cards called valentines are sent to friends, family members, and sweethearts. Red and white flowers also are sent. The holiday is on the feast day of two Christian martyrs named Valentine. People in England observed the holiday as early as 1446. It did not become popular in the United States until the time of the Civil War. Many of the valentines were hand painted with Cupid (the mythological God of love) on them. Many were covered with satin, lace, ribbon, feathers, and other decorative items. In the United States, it is not a business or bank holiday, but many school children decorate their classrooms, have parties, and exchange valentines.

Notes

- Display and explain the information on transparency 1C2, Terms to Know. Instruct groups to look through several magazines to find pictures that relate to the terms. Have students arrange the pictures in a collage. Have an elected group leader share the collage with the class. Display the collages throughout the classroom.
- Instruct students to conduct an interview with family members that will determine family origin. Have students summarize findings in a written report. Ask a few students to share their reports with the class.
- Provide students with local, state, and/or national newspapers. Have students scan the headlines for articles related to cultural differences or various cultural information. Have students read and cut out the articles. Have students paste the articles onto a poster entitled, "Captured Culture." Display the poster in the classroom or in another appropriate place in the school. Ask volunteers to summarize to the class the articles they read. QUESTIONS: Why is cultural diversity accepted by citizens of the United States? What did you learn about cultures by reading? What does this knowledge do for you as a U.S. citizen?
- Use maps and other resources to locate regions of the United States that were popular settlements for European Americans. Have students identify regions in the state where European Americans such as groups of German, French, or Swedish Americans have settled. QUESTIONS: Why do groups settle in specific areas? Did the groups benefit or disadvantage themselves by living in the same area? Why?
- Lead a class discussion about the changes that have occurred in the lives of African Americans. Instruct students to research and prepare an illustration or chart that identifies the successes of many African Americans. Display the finished project in the classroom.
- Display transparency 1C3, Asian American Population in the United States. Lead a class discussion about the population growth of Asian Americans in the United States. Divide the class into groups. Have each group brainstorm changes in the United States as the Asian American population continues to grow. QUESTIONS: What are the positive and negative impacts of the rapid growth of an ethnic group on the United States? on the ethnic group? on other ethnic groups? What groups or associations are addressing growth trends?
- Show to students a videotape presentation that describes the lifestyles of Native Americans today and in history. Instruct students to write papers about their feelings and/or reactions to the presentation. Ask each student to incorporate predictions for the future of Native Americans. Ask volunteers to share their papers with the class.

Notes

- Lead students to brainstorm to identify holidays and celebrations observed by citizens of the United States. Display transparency 1C6, Legal Federal Holidays, and transparency 1C7, Traditional Holidays and Celebrations. QUESTIONS: Who determines holidays and celebrations? Why would a specific state(s) observe a holiday?

GRADES 9 & 10

- Write the words *cultural diversity* on the chalkboard. Instruct each student to list five words that describe his or her feelings when hearing or seeing the words on the board. Ask a few students to share their lists with the class. Integrate the students' lists into a class discussion that specifically defines cultural diversity.

- Instruct students to write, direct, and produce a puppet show that describes cultural diversity in the United States. Have students make puppets from one of the six major ethnic groups. Have students perform the puppet show for elementary children, parent groups, and community groups. Videotape the puppet show and ask each student to critique the overall project. (This strategy could be integrated into a youth organization activity.)

- Display transparency 1C2, Terms to Know, and explain the similarities and differences of the terms. Lead students to brainstorm to identify examples that illustrate the terms.

- Lead a class discussion about the problems that could arise in a family when the values of their culture conflict with the values of the major culture around them. Have students identify possible conflicts and solutions. QUESTIONS: How could conflicts affect the family? individuals in the family? their culture? How can a family preserve its culture and function successfully in the major culture?

- Prepare a visual presentation that would describe European American culture through dress, religion, food, and values. Encourage students of European descent to bring to class pictures, letters, and objects related to their heritage. QUESTIONS: What European American customs are relevant today? Why are European Americans a diverse group?

- Instruct each student to select a time period in U.S. history to research the lives of African Americans. Have available for students literature about the lives of African Americans today as well as before and after the Civil War. Ask students to include some of the following items in their research project.
    - lifestyle
    - religion
    - family values
    - education

- customs

QUESTIONS: What changes and/or challenges have African Americans faced? Overall, how do you think this group has handled the challenges?

Notes

- Prepare an illustrated lecture and food demonstration that describes the diet and cuisine of Asian Americans or another ethnic group. The demonstration should include the preparation of a food item that would be found in the appropriate region. Working in pairs, have students read about traditions associated with the foods prepared. After sampling the food, have students summarize the activity in a paragraph.

- Instruct students to review several references to research the three Jewish religious movements observed today. The three religious movements are the Conservative, Orthodox, and Reform. Have each student summarize his or her findings in a brief report. Ask volunteers to share their reports with the class.

- Lead a class discussion about the Dawes Severalty Act of 1887. Point out that this act forced the Native Americans onto reservations and to give up many aspects of their culture. Emphasize that assimilation was encouraged. Divide the class into four groups. Instruct two groups to plan and prepare a debate that addresses the Dawes Severalty Act and the rights of Native Americans. Have the other two groups listen to the debate and judge a winner. Have students list points made and won by each team. QUESTIONS: If history could repeat itself, would the Dawes Act be enforced today? Why?

- Display transparency 1C7, Traditional Holidays and Celebrations. Assign to each student a celebration or holiday to research. Have students review several references in addition to conducting personal interviews. The following areas could be addressed in the research:
  - day or date of the holiday or celebration
  - traditions
  - religious influences
  - relationship to clothing

  Instruct each student to summarize his or her findings in an oral presentation and a written report. Evaluate the projects for creativity, content, and researched information.

GRADES 11 & 12

- Instruct each student to write a paragraph that describes his or her feelings about cultural diversity. Ask a few students to share their paragraphs with the class. Integrate the students' ideas into a class discussion about cultural diversity. QUESTIONS: What is an ethnic group? What ethnic groups are present in the United States? What ethnic groups are represented in class?

Notes

- Prepare an illustrated lecture about children and their attitudes toward cultural differences. Have students list areas that might be difficult for children to understand. These areas might include skin color, language variations, and traditions. Ask students to identify different ways parents, teachers, caregivers, family, and friends can help educate children about different ethnic groups. Have the class make posters or other visual aids that could be used to teach children about ethnic groups and cultural diversity.

- Lead a class discussion about the early settlement in the United States during the 1600s. Instruct students to write a story or poem or to create an illustration of life in the 1600s. Ask each student to share his or her project with the class. Encourage students to emphasize any similarities between life then and life today. QUESTIONS: What conflicts occurred? How were conflicts resolved? What ethnic groups were in the United States?

- Instruct students to prepare and direct a debate about the issue of immigrants desiring residence in the United States. Have students present the debate in class. Following the debate, instruct students to write a paper summarizing the outcome of the project. Ask a few students to share their summaries with the class. Evaluate the papers for content, clarity, and writing style.

- Invite individuals from each ethnic group discussed in the text to participate on a panel presentation. Have the panelists discuss the changes that have occurred in the United States. Designate a student leader as presider for the panel. Have students prepare questions for the panel prior to the presentation. QUESTIONS: Have any changes occurred toward the treatment of ethnic groups? How? What changes have occurred in the past ten years? What predictions can be made for ethnic groups in the twenty-first century?

- Assign to students a research project that allows the investigation of lifestyles of Asian Americans or another ethnic group. Have students include in the project some of the following items:
  - religion
  - traditions
  - regions with largest populations
  - dress

  Ask students to include factual information or opinions about assimilated versus pluralistic Asian Americans. Ask volunteers to share their projects with the class.

- Lead a class discussion about maintaining cultural values. Stress to students that all age groups may feel a need to know and understand their cultural heritage. Have students adopt a group of senior citizens for a determined amount of time. Some of the activities that could be carried out with the senior citizens include the following:

- trace family history in chart form or a family tree
- plan and prepare events that include food and activities popular to the culture(s) represented
- arrange a family reunion
- have the senior citizens serve as guest speakers or panelists

(This strategy can be integrated into a youth organization activity.)

Notes

- Have available for students literature that pertains to the Holocaust. Instruct students to review the literature and to summarize feelings in a brief report. Read a few of the reports in class. Evaluate the reports for writing style and completeness. QUESTIONS: What is a holocaust? How did the Jewish people survive the persecution in Europe? Do you think a holocaust will ever be repeated in the world's history? Why? Would a holocaust ever occur in the United States? Why? Would a holocaust ever occur to other ethnic groups? Why?

- Prepare an illustrated lecture about the lives of Native Americans. Emphasize how their lives have influenced U.S. history. Point out that at the time of the European invasion of North America it was estimated that there were as many as ten million Native Americans and more than two hundred languages. Today, approximately two million Native Americans live in the United States. QUESTIONS: Have the Native Americans been forced to assimilate with the values and lifestyles in the United States? How has assimilation changed the culture and values of Native Americans?

- Divide the class into groups. Instruct each group to select a holiday or celebration and to prepare a visual illustration. Have a variety of materials available for students to use. Have an elected group leader share information about the holiday or celebration with the class.

ANY GRADE

- Show students an audiovisual program that addresses cultural diversity in the United States. Instruct each student to write a paper that includes his or her reactions to the program. QUESTIONS: What is cultural diversity? What are the diverse regions in the United States? Why? Why do individuals live in certain areas of the country?

- Prepare a visual presentation using flip charts and illustrations to define *ethnic group*. Lead students to brainstorm to identify ethnic groups in the United States. Instruct students to read from several references to learn more about the lifestyles of various ethnic groups. Lead a class discussion about ethnic groups and their influence on family lifestyles. Include examples of family patterns or lifestyles of groups whose lifestyles today are similar or different than those of the past. QUESTIONS: What are the ethnic groups' attitudes toward public institutions? intermarriage? family roles? division of labor in the family? Why

Notes

do some ethnic groups try to preserve their cultural heritage? Which cultural group of the past has had the most influence on today's society? How?

- Divide the class into groups. Have students research the life and ancestry of a famous person chosen by the group. Famous people students choose might be presidents, writers, actors, inventors, or evangelists. Have students use resources from the library such as magazine articles, encyclopedias, biographies, and dictionaries. Information learned about the famous person could include the following:
  - cultural background
  - place(s) the person lived and the consequent influences on the person's life
  - relationships with others and the influences these had on the person's life
  - occupation
  - family
  - contributions made to society

  Ask group leaders to share information with the class.

- Invite a panel of professionals from the community to discuss with students the issue of cultural diversity in the workplace. Ask panel members to address the laws that protect ethnic groups. Guide students in preparing written questions prior to the presentation. QUESTIONS: What laws protect minority groups? Why are protection laws written?

- Lead a class discussion that identifies the similarities and differences between acculturation, assimilation, and a pluralistic society. Display transparency 1C1, Race and Ethnic Categories. Divide the class into groups. Assign to each group an ethnic category to research. Ask each group to identify the successes and/or failures in acculturation and assimilation. Have an elected group leader share findings with the class. QUESTIONS: What are the similarities between acculturation and assimilation? differences? What is a pluralistic society?

- Lead students to brainstorm a list of the different languages spoken in the United States. Use resources to translate a phrase into as many languages as possible in the list.

- Divide the class into six groups. Assign to each group one of the six major ethnic groups discussed. Ask each group to plan and prepare a food item appropriate for each ethnic group. Prepare a tasting lab for class members. QUESTIONS: What do ethnic foods reveal about an ethnic group's values? lifestyle? culture? What can be learned about an ethnic culture by studying its foods?

- Display transparency 1C8, Culture Facts. Instruct students to select one of the items from the transparency for further research. Have students review several references for the research project. Ask students to summarize findings in a two to three-page paper. Evaluate the students' papers for content, writing style, and researched information.

Notes

- Divide the class into groups. Have each group research and prepare a presentation about how different ethnic groups celebrate specific holidays and celebrations. Have each student write a brief paper that describes how each holiday or celebration is observed or not observed in his or her household. Ask student volunteers to share their papers with the class. QUESTIONS: How are traditions that often accompany holidays and celebrations started? Why are the traditions that often accompany holidays and celebrations important to ethnic groups?

- Display transparency 1C4, African American Organizations. Divide the class into four groups. Assign to each group one organization to research. Provide students with information about each group and give them an opportunity for out-of-class investigation. Have each group present their information to the class in an oral and written report.

- Prepare an illustrated lecture about the Hispanic population. Identify the similarities and differences between Mexican Americans, Cuban Americans, and Puerto Rican Americans. Point out the significant contributions made by each of these groups. QUESTIONS: What are the similarities of Mexican Americans, Cuban Americans, and Puerto Rican Americans? differences? What contributions has each made to the history and development of the United States?

- Invite a rabbi to speak to the class about customs, traditions, and family values of Jewish Americans. Have the speaker emphasize what has helped the Jewish family withstand many of the disruptive influences of history and the contemporary lifestyles in the United States. Guide students in preparing written questions prior to the speaker's presentation.

- Display transparency 1C5, Native American Dates and Events. Lead a class discussion about the contributions Native Americans have made in the history of the United States. QUESTIONS: What values are important to Native Americans? Have Native Americans received the same opportunities as other ethnic Americans? Why?

- Display transparencies 1C6, Legal Federal Holidays, and 1C7, Traditional Holidays and Celebrations. Lead a class discussion about the variety of holidays and celebrations that occur in the United States. Point out the holidays and celebrations that are specifically related to ethnic groups. Instruct each student to write a story or a poem about his or her favorite holiday or celebration. Share a few of the stories or poems with the class. QUESTIONS: What holidays are important to the history of the United States? What holidays are identified as legal federal holidays? What holidays and celebrations relate specifically to ethnic groups?

Notes

- Divide the class into at least six groups. Assign each group a specific ethnic group. Instruct them to research the group and gather dates and facts of important events since 1492. Create a time line on a long piece of butcher paper with each group contributing its findings. What generalizations can be made? What does the time line say about U.S. history? What implications can be made?

DIRECTIONS: Indicate whether each statement is true or false by placing a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

True	False	Statement
		1. The largest Hispanic population in the United States is Puerto Rican Americans.
		2. The Emancipation Proclamation was issued in September 1862 by President Abraham Lincoln.
		3. The first Asians to arrive in America were young men who did contract work.
		4. Acculturation emphasizes that ethnic minorities give up their cultural traditions, practice the ways and traditions of the majority, and blend into the existing society.
		5. A pluralistic society would encourage ethnic minority groups to retain many aspects of their cultural heritage.
		6. Many European immigrants came to America seeking wealth and prosperity.
		7. European countries were involved in African slave trading.
		8. The 1954 Brown v. the Board of Education case ruled that blacks were entitled to equal opportunities.
		9. Most of the Japanese immigrants settled in New York City.
		10. The highest literacy rate of any minority group in the United States is Hispanic.
		11. Jewish ethnicity is based on nationality and religion.
		12. At the time of the European invasion, height, hair textures, and skin colors varied greatly among the Native Americans.
		13. The president and Congress designate federal holidays.
		14. Approximately 10 percent of the U.S. population is comprised of people from nonwhite non-European backgrounds.

DIRECTIONS: The following statements are related to celebrations and holidays. Fill in each blank using the scrambled words. When all words are unscrambled, use the circled letters and unscramble them to fill in the blank for the summary statement at the end of the activity.

1. A Jewish festival of lights or feast of dedications.
NKUAHHAK

☐◯☐☐☐☐☐☐

2. A day observed in commemoration of the crucifixion of Jesus Christ.
ODOG RIAYDF

☐☐☐◯ ☐☐☐☐☐☐

3. The day set aside to honor the man who took his first voyage to America in 1492.
OUMULSBC DYA

☐☐◯☐☐☐☐☐ ☐☐☐

4. Maine and Massachusetts celebrate this day each year on April 19.
TTAORISP YAD

☐☐☐☐☐◯☐☐ ☐☐☐

5. A day celebrated yearly but not declared a legal federal holiday until Congress did so in 1941.
PEEENINEDNDC AYD

◯☐☐☐☐☐☐☐☐☐☐☐ ☐☐☐

6. A holiday celebrated each year on December 25.
RITSASHCM

☐◯☐☐☐☐☐☐☐

7. A day celebrated in remembrance of the Mexican forces that defeated the French.
NOICC ED YAOM

☐☐☐☐☐ ☐☐ ☐☐◯☐

SUMMARY STATEMENT:
A ______________ is set aside by law or custom to commemorate an event or serve as a day of freedom from labor or work.

DIRECTIONS: Identify the cultural hertitage of family members by interviewing them. Write their names in the name column and list their cultural heritage in the appropriate column(s) to the right.

Name	Africa (specify country)	Europe (specify country)	Asia (specify country)	Hispanic (specify country)	Native American (specify tribe)
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

In the space below, summarize the ethnic background of your family and how ethnicity contributes to your personality.

____

____

____

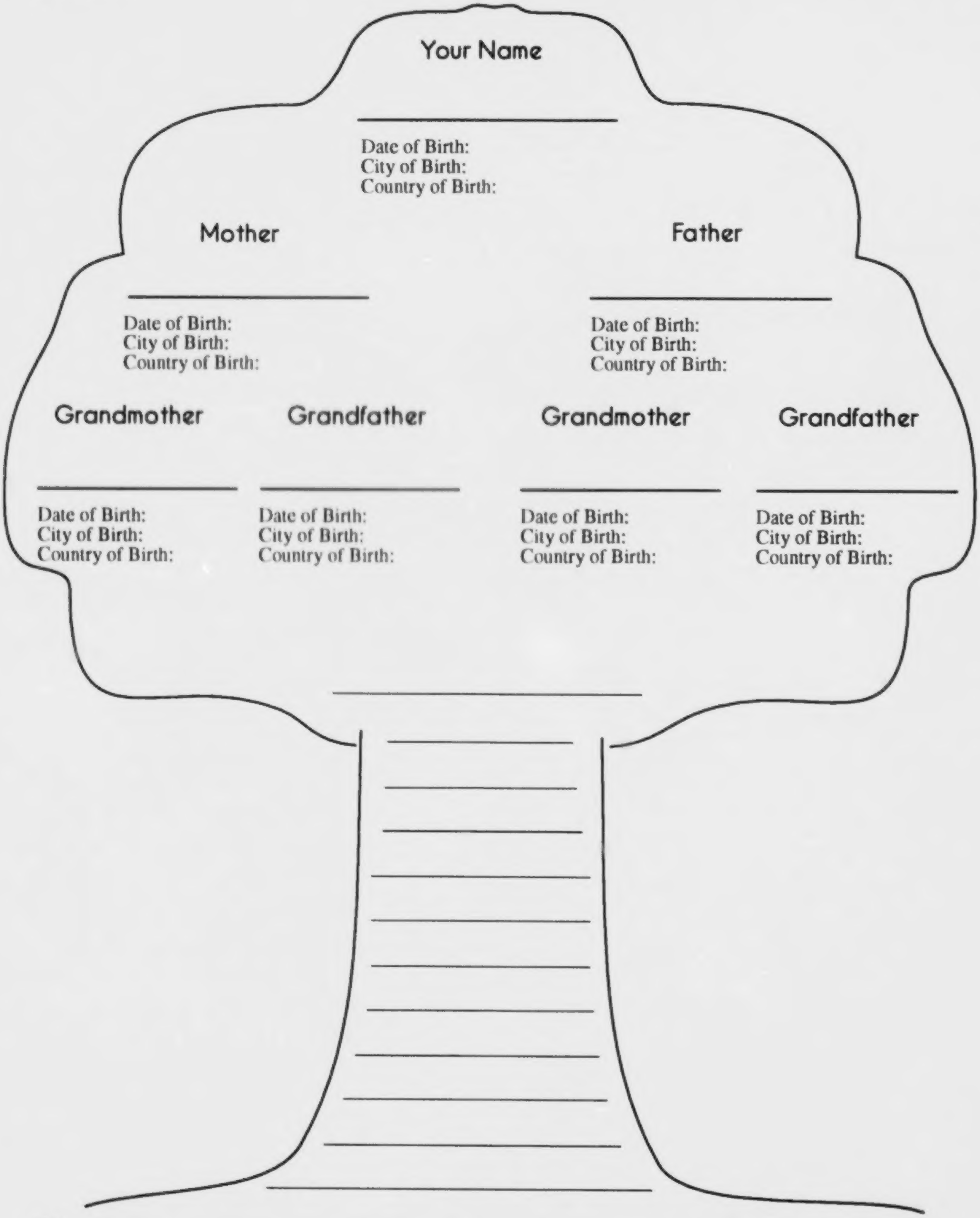
____

____

____

______________________________________ 1C3

DIRECTIONS: Complete your family tree by filling in the information about your family members. Then, write a brief description of your family heritage and what it means to you in the blanks in the trunk of the tree.



Your Name

____

Date of Birth:
City of Birth:
Country of Birth:

Mother

____

Date of Birth:
City of Birth:
Country of Birth:

Father

____

Date of Birth:
City of Birth:
Country of Birth:

Grandmother

____

Date of Birth:
City of Birth:
Country of Birth:

Grandfather

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Date of Birth:
City of Birth:
Country of Birth:

Grandmother

____

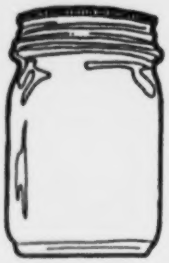
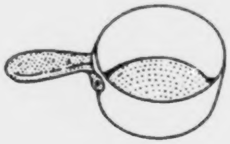
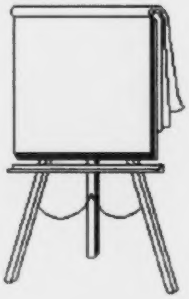
Date of Birth:
City of Birth:
Country of Birth:

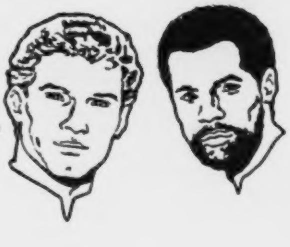
Grandfather

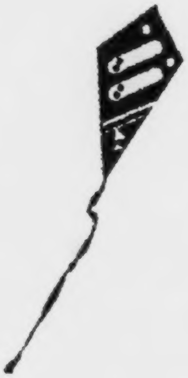
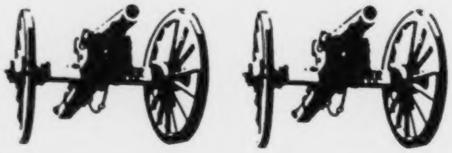
____

Date of Birth:
City of Birth:
Country of Birth:

DIRECTIONS: **Part A:** The following activity identifies an ethnic group. Complete the rebus puzzle by wrting down each of the words illustrated. Add or subtract letters as indicated.

 – R +  + 

–AL + A +  – N + R

+  – KTE + 

– NON = ______________________________

Part B: In the spaces below, list the major ethnic groups and identify one or two countries that represent each group.

____

____

____

____

____

____

______________________________ 1C5

Race and Ethnic Categories

American Indian/Alaska Native

Persons having origins in any of the original people of North America and who maintain cultural identification through tribal affiliation or community recognition

Asian/Pacific Islander

Persons having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands

Black

Persons having origins in any of the black racial groups of Africa

Hispanic

Persons of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture of origin, regardless of race

White

Persons having origins in any of the original peoples of Europe, North Africa, or the Middle East

Terms to Know

Ethnic Group: a group of people with common racial and/or cultural characteristics such as religion, national origin, language, or tradition which make them a distinct subgroup.

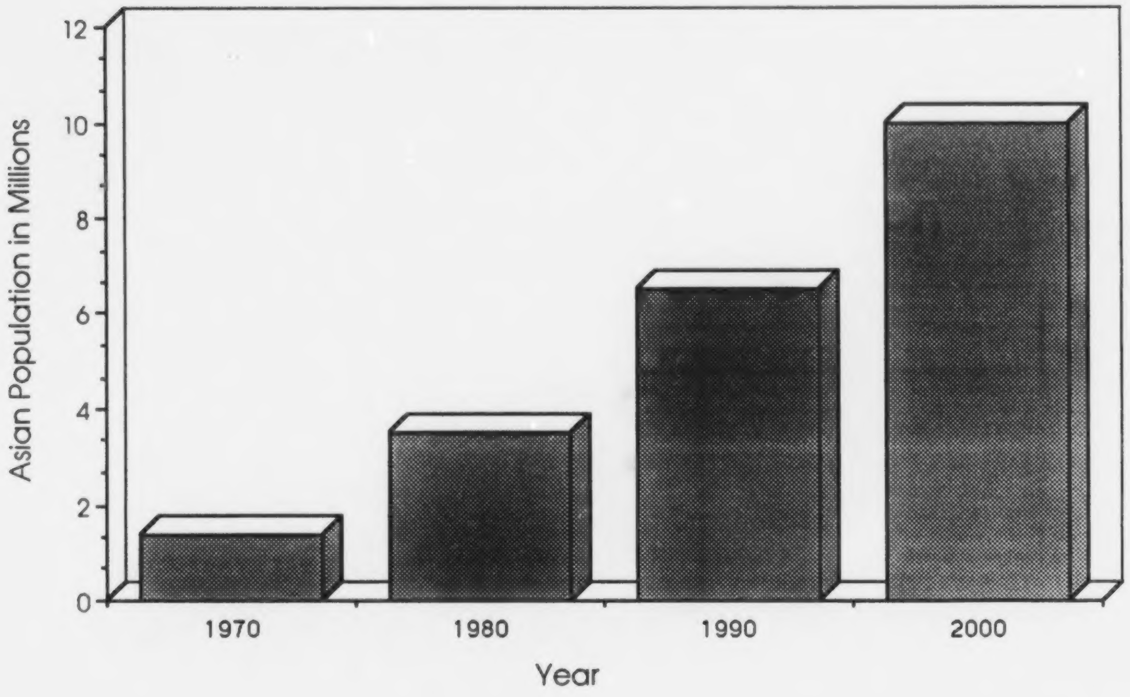
Acculturation: a process of conditioning people to the customs or patterns of a different culture as well as the mutual influence of different cultures on each other.

Culture: the ideas, traditions, skills, and arts that are passed from one generation to the next.

Assimilation: a process which emphasizes that ethnic minorities give up their traditions, practice the ways and traditions of the majority, and blend into the existing society.

Pluralistic: a society in which members of ethnic minority groups are encouraged to retain many aspects of their cultural heritage.

Asian American Population in the United States



African American Organizations

1905	Niagara Movement
1910	National Association for the Advancedment of Colored People (NAACP)
1911	National Urban League
1914	Universal Negro Improvement Association

Native American Dates and Events

1838	Trail of Tears. The Cherokee Indians moved from Georgia to Oklahoma.
1864	The Sand Creek Massacre occurred in Colorado.
1876	Sitting Bull's Sioux tribes inflicted severe casualties on Custer's Seventh Cavalry at Little Big Horn.
1886	Apache warrior Geronimo surrendered to the American Forces.
1890	Massacre at Wounded Knee Creek in South Dakota killed 300 Sioux.
1924	The Snyder Act made Native Americans citizens of the United States.
1934	Indian Reorganization Act.
1944	The Native Americans organized the National Congress of American Indians.
1946	The Indian Claims Commission was established.
1948	American Indians in Arizona and New Mexico were given the right to vote.

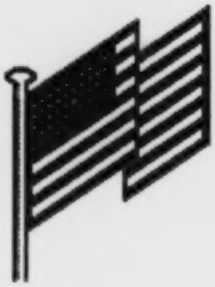
Legal Federal Holidays

Date	Holiday
January 1	New Year's Day
January 16	Martin Luther King Jr.'s Birthday
Third Monday in February	President's Day
Last Monday in May	Memorial Day
July 4	Independence Day
First Monday in September	Labor Day
Second Monday in October	Columbus Day
Fourth Monday in October	Veteran's Day
Fourth Thursday in November	Thanksgiving
December 25	Christmas Day

Traditional Holidays and Celebrations

Patriotic Holidays and Celebrations

- Citizenship Day
- Election Day
- Flag Day
- Lincoln's Birthday
- United Nations Day
- Washington's Birthday



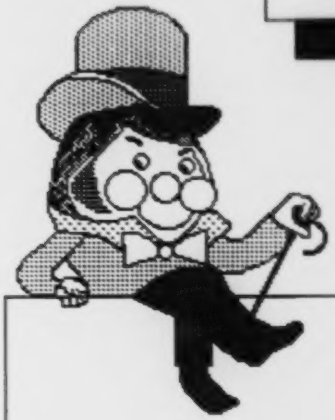
Religious Holidays and Celebrations

- Lent
- Ash Wednesday
- Easter
- Good Friday
- Hanukkah
- Purim
- Rosh Hashana

Other Holidays and Celebrations

- April Fool's Day
- Cinco de Mayo
- Father's Day
- Groundhog Day
- Halloween
- Juneteenth
- Mother's Day
- Saint Patrick's Day
- Valentine's Day

Culture Facts



- ✓ Approximately 25 percent of the U.S. population is comprised of people from nonwhite, non-European backgrounds.
- ✓ More than 100 languages are spoken in the United States.
- ✓ All of the world's religions are practiced in the United States.
- ✓ In Texas, minorities account for more than 50 percent of the student population.

1C1

Notes

1. False
   Mexican Americans make up the largest Hispanic population in the United States.
2. True
3. True
4. False
   Assimilation emphasizes that ethnic minorities give up their cultural traditions, practice the ways and traditions of the majority, and blend into the existing society.
5. True
6. False
   Many European immigrants came to America for religious freedom.
7. True
8. False
   The 1954 case of *Brown v. the Board of Education* ruled that school segregation was unequal.
9. False
   Most of the Japanese immigrants settled in California.
10. False
    The highest literacy rate of any minority group in the United States is Japanese.
11. False
    Jewish ethnicity is based on religion and tradition.
12. True
13. True
14. False
    Approximately 25 percent of the U.S. population is comprised of people from nonwhite, non-European backgrounds.

1C2

1. Hanukkah
2. Good Friday
3. Columbus Day
4. Patriots' Day
5. Independence Day
6. Christmas
7. Cinco de Mayo

Summary Statement: HOLIDAY

1C3

Answers will vary.

1C4

Answers will vary.

Notes

1C5

Part A
Japanese Americans

Part B
Major ethnic groups are as follows:

- African Americans
- Asian Americans
- European Americans
- Hispanics
- Jewish Americans
- Native Americans

Use a map, atlas, or other resources to determine correct countries of origin.

UNIT 2

Health and Wellness Skills

📖 = Text

📋 = Teaching Strategies

✎ = Learning Activities

📽 = Transparency Masters

✓ = Answers to Learning Activities

UNIT 2

Notes

Module A

Stress Management

Take time to read between the lines.

Many situations that individuals face in life can lead to stress. A limited amount of stress can have positive effects; however, high levels of stress over extended periods of time can be detrimental to one's health. The way an individual reacts to stress can depend on many factors including personality, health, income, and background. Good management skills learned early in life can help a person reduce or avoid high levels of stress at home, on the job, and in personal life. You can help your students by teaching them to learn to identify stress, determine how it affects them personally, and discover ways to cope with it. This information can help them manage their stress levels positively.

IDENTIFYING STRESS

Most individuals experience pressures and hardships at some point in their lives. The condition in which a person experiences a high level of demand that causes tension is called ***stress***. It is unrealistic for a person to imagine a life without any stress at all. Learning to deal with stress effectively is important in maintaining good health.

People react differently to stress. Stress can be positive or negative depending upon how an individual copes with it or manages it. Stress can be positive when it motivates an individual to accomplish tasks she or he might not otherwise complete. Positive stress is referred to as ***eustress***. When stress becomes prolonged or particularly frustrating, it can become harmful. Too much stress is referred to as ***distress***. Distress is negative and can be both physically and emotionally harmful.

Stress can be positive or negative depending upon how an individual copes with it or manages it.

Notes

Stress has been associated with the high rate of coronary disease in the United States. Coronary disease is often the result of high-pressure jobs. Medical research has shown that the origins of many common diseases are related to stress. Some of the common diseases include high blood pressure, ulcers, backaches, insomnia, and headaches. Stress also has been recognized as a contributing factor to cancer. Some mental health research has shown that stress frequently underlies both emotional and behavioral problems including nervous breakdowns.

Recognizing the early signs of distress and then doing something about it can make an important difference in the quality of an individual's life.

It is impossible to live a life completely free of stress. Recognizing the early signs of distress and then doing something about it can make an important difference in the quality of an individual's life. It may actually influence an individual's survival.

Emotional and Physical Signs of Stress

Stress can affect individuals in different ways. Stress may be recognized or detected through emotional signs or physical signs. Emotional signs of stress may include the following:

- inability to think clearly
- boredom
- irritability
- being critical of others
- depression
- restlessness
- powerlessness
- fear of failure
- difficulty in coping with everyday problems
- inability to do one activity at a time
- fear of death (own or other's)
- feeling that problems can't be discussed with anyone

Physical signs of stress may include the following:

- inability to sleep or insomnia
- not eating or overeating
- dry throat
- fatigue
- increased heart rate
- elevated blood pressure
- breathing difficulties
- indigestion
- irritable bowel
- skin rashes or hives
- dizziness
- headache
- muscle spasms
- inability to cry or a tendency to burst into tears
- upset stomach or butterflies in the stomach
- need for aspirin or other medication daily

Other Signs of Stress

Notes

Other signs of stress related to behavior include the following:

- compulsive actions such as chewing gum, eating, or drinking soft drinks
- grinding teeth
- abusing alcohol or other substances
- behaving recklessly
- overspending or going on shopping sprees
- becoming forgetful

It is important to remember that even though the items identified as signs of stress may be related to stress, it is possible that they could be signs of other problems as well.

Causes of Stress

Stress is unique to each individual. It is so personal that what may be relaxing to one individual may be stressful to another. A person who enjoys staying busy and active at all times may find it very stressful to spend a day on the beach doing nothing at all. That situation may make a person feel very frustrated and nonproductive. It may be very upsetting. On the other hand, someone who prefers working at his or her own pace and setting his or her own hours may feel very stressed in a situation in which she or he must meet deadlines and punch a time clock.

Stress is unique to each individual.

The demand or event that causes stress is called the ***stressor***. Stressors trigger the stress response. They are the conditions, demands, changes, events, and threats that can cause stress. Major sources of stress include the following:

- conflicts among job, family, school, and personal roles
- many changes occurring at once
- demands made by others
- high expectations
- school projects
- peer pressure
- feelings or thoughts

Examples of stressors include the following:

- anticipation of a sports activity
- starting a new class or new job
- an accident
- sudden deadline at school or work
- divorce
- death of a friend or family member
- receiving a low grade on an assignment
- moving to a new home
- breaking up with a boyfriend/girlfriend
- financial difficulties
- feeling rushed

Notes

REACTING TO STRESS

The body prepares itself to deal with any stressful situation as though it were life threatening. The body releases a hormone or chemical, adrenaline, that helps provide the body with extra energy needed to react to the stressor.

The body typically responds to stress by going through the following three stages:
1. alarm
2. reaction
3. exhaustion

Alarm is the body's initial response to stress. During the alarm stage a person's heart rate increases, blood pressure and pulse rate increase, breathing becomes faster and more shallow, and blood rushes to the outer extremities of the body causing a "flushed" or tingling sensation in the face, legs, and arms. The digestive system shuts down causing more acid to be produced in this area. A chemical imbalance occurs in the body, leaving it in a state of hyperactivity. The body's response in the alarm stage is the same whether the stress is good or bad.

In the ***reaction*** stage of stress, the body tries to return to normal. How quickly the body returns to normal depends on the intensity of the stress and the general health of the individual. If the stress does not go away or the individual is not able to manage the stress, the body returns to the alarm stage. Chronic or continual stress reduces the abilities of the immune system, causing a person to become more susceptible to illness.

The final stage of stress is ***exhaustion***. If the stress is removed or an effective coping strategy is implemented, the body relaxes and the person feels a sense of relief. If the stress is not removed or if an effective coping strategy is not implemented, the body cannot reach the exhaustion stage. The results could include heart disease, cancer, high blood pressure, and digestive problems. Individuals may react to stress by displaying extreme emotions. Others may become depressed, feeling that a particular situation is hopeless. Individuals occasionally need professional counseling to gain insight into how to deal with emotions effectively, change negative behaviors, or overcome depression. Figure 2A.1 examines how the body goes through the three stages of stress.

MANAGING STRESS

Sometimes stress is unavoidable. Stressful situations cannot always be changed. To effectively manage stress, a person must recognize his or her own symptoms of stress, identify the stressors, and determine methods to reduce or manage the stress.

Notes

Through the Stages of Stress

Jeffrey is a student in American History. His class is currently studying the Civil War. Jeffrey has read his assignment and feels that he is prepared for class. During class, the teacher calls on various individuals to answer questions. Even though Jeffrey knows the material fairly well, he hopes that the teacher will not call on him to answer a question in front of the entire class.

When the teacher asks the class when the Civil War started, Jeffrey knows the answer—1861—but does not want to volunteer the answer. Unfortunately, the teacher calls on Jeffrey and he begins going through the alarm stage. His body responds to the alarm stage by releasing hormones into his bloodstream. This causes his face to flush, perspiration to form, a sinking feeling in his stomach, and the muscles in his arms and legs tighten. Jeffrey moves into the reaction stage. This is the stage in which the body responds to and repairs the damage caused by the stress. Jeffrey responds by saying "1865" even though he knows the correct answer is 1861. "I mean the war ended in 1865, it began in 1861."

As the teacher answers, "Correct," Jeffrey enters the third stage of stress called exhaustion. During this stage, his muscles relax, he again feels flushed, his palms sweat, and an overwhelming sense of relief comes over him.

If Jeffrey had answered the question incorrectly and not been allowed to correct himself or if the teacher had continued to ask him questions, Jeffrey may have gone back and forth between the alarm and reaction stages of stress. When this happens, the body does not have time to make the necessary repairs and advance to the exhaustion stage until substantial damage has been done.

If Jeffrey does not find a way to prevent some of the distress of being called upon and to minimize the potential impact, he may become conditioned to expect to be called upon every time he goes to his American History class. This conditioning may cause the alarm stage to begin when he walks in the door of his classroom, or he may become stressed just thinking about the Civil War or American History in general.

Figure 2A.1

When stress occurs, it is important to recognize it and deal with it positively. Too much stress can make the body unable to cope with everyday life. The coping process, or the manner in which stress is managed, is similar to the management process, and it utilizes many of the same principles and techniques. ***Management*** is the act of organizing or supervising goals and activities to obtain results. Management requires the use of resources. It is an effective tool for creating change and reaching desired outcomes.

Notes

When individuals experience stress, they may be affected totally—physically and emotionally.

The process for managing stress includes the following:

1. Recognize the symptoms of stress.
2. Identify the source of the stress or stressor.
3. Plan a coping strategy.
4. Implement the plan.
5. Evaluate results.

Recognizing the Symptoms of Stress

Stress is an inevitable part of life. When individuals experience stress, they may be affected totally—physically and emotionally. Personal thoughts and relationships may be affected. Individuals develop patterns of responses or symptoms which can indicate the presence of stress or the existence of a stressful situation. These symptoms may be obvious to the individual as well as to others, or they may be held at an unconscious level of awareness.

In figure 2A.1, Jeffrey experienced several symptoms of stress. His face became flushed, his muscles became tense, his stomach became upset, and he was unable to think clearly. When individuals are able to recognize their own personal symptoms of stress, they have accomplished the first step in managing their stress.

Identifying the Sources of Stress

Stressors are the sources or demands that produce stress. Stressors are the pressures individuals feel from the outside. Stress is the reaction felt on the inside. Possible stressors include jobs, relationships, and personal problems. The source of Jeffrey's stress in figure 2A.1 included the demand placed upon him by his teacher to answer a question in his American History class. Two people can experience the same stressor yet react differently to it. The difference is due to individual perceptions of the stressor. By changing how the stressor is perceived, the stressor can become less stressful and personal stress can be lessened or eliminated.

Planning a Coping Strategy

Planning is the designing of a plan to reach a goal. The goal in managing stress is to reduce or eliminate stress. Planning is a significant part of stress management. ***Coping strategies*** are strategies that help individuals learn to deal with difficult situations. Coping strategies require planning. Coping strategies for dealing with general stress include the following:

- Learn to manage time wisely in order to be productive.
- Find the most efficient method of doing things.
- Avoid overload or doing too much at one time.
- Delegate work to others when possible.
- Prioritize tasks and deal with them one at a time.
- Reward oneself for completing or reaching a goal.

Notes

When a person is faced with a stressor that cannot be changed, specific strategies must be identified to enable the person to better cope with the situation. Healthy ways to manage or cope with stress include the following:

- Take breaks and do something different for five minutes. Getting away from a problem for a short while allows a person to return feeling more refreshed.
- Learn to relax by breathing deeply. (Allow ten seconds to inhale and ten seconds to exhale.)
- Exercise for thirty minutes a day, three times a week. Exercise helps the mind and body feel more relaxed and enables a person to deal with a situation in a calmer and more sensible manner.
- Express feelings of concern to a friend, family member, co-worker, or counselor. Talking to others may help a person perceive a problem differently or find a solution.
- Think positively and realistically to avoid worrying about things that cannot be changed.
- Make time for fun. All work and no fun only creates additional stress.
- Avoid self-medication or prescribing medication for oneself without a prescription or the advice of a physician for using a particular drug. Self-medication may temporarily relieve the symptoms of stress but will not remove the stress; in fact, it will only succeed in making problems worse than they are already.
- Recognize personal limits to avoid overextending oneself.
- Sleep seven to eight hours per day. Being rested enables one to handle stressful situations more calmly.
- Maintain a nutritious diet. Healthy people are able to cope with stress better than those who are not.

In figure 2A.1, Jeffrey should plan several coping strategies to help him overcome the stress he feels in his American History class. Strategies might include talking to friends about his feelings, reviewing his history notes prior to class to familiarize himself with the material, trying deep breathing exercises when he arrives in class to help him feel more relaxed, and taking a deep breath before answering a question.

Implementing the Plan

Implementation is the act of putting plans into action. Implementation requires active participation in the coping strategy selected. The implementation stage involves actually working to achieve the desired outcome while using one or more coping strategies for stress management.

Evaluating the Results

Evaluating the results allows an individual to determine if the coping strategies implemented relieved or eliminated stress. Evaluation is the process of examining the results of each step of the management process to determine if they were successful. Evaluation leads to improvement in planning, controlling, and implementing coping strategies in the future. An

Notes

individual should question whether the strategies identified and used have been beneficial. The results will be a personalized view of stress and its stressors with an individualized range of coping strategies.

In figure 2A.1, Jeffrey should evaluate his progress about a week after implementing a plan to manage his stress. If the situation has not improved, he should try another coping strategy and evaluate his progress again in a week.

Stress management is recognizing what causes stress and then determining methods of eliminating or reducing the stress. Every individual is unique. Coping strategies that work for one person may not work for someone else. What works now may not work in the future. Stress management requires constant attention and continual evaluation.

Notes

GRADES 7 & 8

- Instruct students to define the term *stress* and write this definition on a piece of paper. Arrange chairs in one large circle, and then arrange a small circle inside the larger one. Have a small group of students gather with the teacher or leader in the small circle to discuss their definitions of stress and give examples of stressful situations they have encountered. The other students should be seated in the larger circle to listen to the small group discussion. This strategy is often referred to as a "fishbowl" review. Explain to students how it is possible for one person's stress to be another person's relaxation. QUESTIONS: What causes stress in your life? How do you deal with stress? Do you think you deal with stress effectively?

- Have students collect a series of pictures from magazines and newspapers that illustrate stress. Students should label each picture with the kind of stress that is being depicted, such as bad stress or good stress or distress and eustress. Each student should choose one picture and write a short story based on the picture. The pictures and stories can be displayed in the classroom.

- Display transparency 2A2, Case Study: Stressed Out Sam. Divide the class into groups. Instruct each group to complete the story by identifying coping strategies that Sam could use to deal with the stress of worrying about his grade and his future.

- Display transparency 2A4, Signs of Stress. Lead students to brainstorm to identify other signs of stress. Have a volunteer list these on the chalkboard. Allow students to choose one or two from the list and draw a character who is suffering from the sign of stress. Lead a class discussion about coping with stress. Instruct students to draw the same character implementing a coping strategy to help alleviate the stress. Display the drawings in the classroom. QUESTIONS: Was it difficult to think of appropriate ways to allow the character to cope with the stress? Do you experience stress? Can you think of ways you can cope with your stress?

GRADES 9 & 10

- Have each student write a definition of stress on a piece of paper and place it in a basket. Instruct students to think of particular stressful situations in their lives and how they dealt with them. Have each student select a piece of paper from the basket and compare another classmate's definition of stress to his or her stressful experience. Have students consider why people have different ideas of stress and what causes stress for different people. Have volunteers describe their stressful situations and how they relate to the definition they have selected from the basket.

Notes

- Invite a speaker from a mental disorder hospital or clinic such as a psychologist or counselor to speak to the class on stress management. Ask the speaker to relay actual stories of people dealing with their stress and stressors. Help students prepare questions for the speaker prior to the presentation.

- Divide the class into three groups. Display transparency 2A2, Case Study: Stressed Out Sam, and instruct students to read it. Have the groups prepare a debate. One group should try to prove that the stress in the story is eustress, one group should debate that it is distress, and one group should debate that there is no stress. The groups should complete the story in a creative way that will promote the type of stress that they believe Sam is suffering. Groups should gather data to support their case prior to the debate. Ask impartial judges (teachers, counselors, or school volunteers) to listen to the debate and declare the winning group.

- Secure stress-rating items that may be called "stress dots," "biodots," or "stress cards" from mental health clinics or hospitals. Give each student one. Have each student keep a diary for twenty-four hours assessing stress levels. Students should analyze why they think their stress levels are as they are and write this down in the diary. Evaluations of the diaries may be done by the teacher depending on the class or the situation. After the twenty-four hours, ask students to write a brief paragraph about how they handle stressful situations.

- Have students research computer programs, audio tapes and other types of resources related to relieving stress. Students should write a brief report on the effectiveness of the various aids, describing how they are used and their intended results. For extra credit, some students may want to conduct a demonstration of one of the resources that was researched. QUESTIONS: Were these products useful? Are they useful for everyone? Why?

GRADES 11 & 12

- Use Stress Ranking Cards to demonstrate how everyone experiences stress in their lives. Construct or have students construct stress cards by writing each of the following phrases on an index card or piece of paper.
  - being fired from a job
  - lack of adequate child care
  - alcoholic family member
  - child's severe illness
  - grandparents living with you
  - trouble with boyfriend/girlfriend
  - personal illness or injury
  - death of a close friend
  - death of a family member
  - child's temporary illness

Notes

- argument with boss
- going back to school
- automobile totaled in an accident
- destruction of home by tornado, fire, or other
- moving into a new community
- looking for a job
- divorce
- pregnancy
- lack of money
- runaway child
- lack of friends
- sexual problems
- trouble at work
- overweight/underweight
- being unemployed
- parental illness
- remarriage
- illness

Divide the class into groups. Give each group one set of stress cards. Have each group affix a time line in the room by stretching a string from one point to another. Have each group member rank the stressors by hanging cards on the string in order from greatest stressors to least greatest stressors. Within the group, have students describe the stress in their lives, how they handle it, and how they see it affecting their future. Have students answer the questions within their groups. QUESTIONS: How would your ranking of the stress cards have been different one year ago? How do you expect the ranking of your stress cards to differ in five years? Do you plan on eliminating any stress cards or adding any new ones to the list? (Adapted from *Adolescent Resource Guide*, Columbus, Ohio, 1989, p. 129.)

■ Lead the class to brainstorm different causes of stress for different age groups. Have a student write the following headings on the chalkboard: elderly, middle-aged, young adult, and youth. Ask students to make suggestions of stress that an elderly person may deal with that someone in another age group might not encounter. Discuss each age group and the stressors that might affect that group. QUESTIONS: Why are stressors different for various groups? Are some stressors shared by each group? Which ones? How can people in different age groups help each other deal with stress?

■ Have students research articles from recent newspapers or magazines that are related to stress. Have students select an article or story, identify the stressors, and list the stressors on a sheet of paper. Instruct students to list how the stress could be managed to produce a better ending to the story. An example would be a story about a hostage situation in which stressors for the criminal may include divorce, lack of money, job concerns, illness, and pressure to succeed. Display transparency 2A3, Process for Managing Stress, for students to refer to. Have students

Notes

address each step of the managing process and describe how it will be accomplished to change the end of the story.

- Divide the class into groups and assign each group a classification of employees such as educators, health specialists, engineers, and people who work in the legal profession. Each group should develop a brochure or pamphlet that discusses stress in that particular profession. To gain information for the brochure, students should interview people who work in the profession and conduct extensive research regarding the stresses of the profession. Have students prepare an oral presentation of their project and design a bulletin board to display the projects. The groups also could present their brochures at a career day seminar or assembly to inform students about stress in the working world.

- Instruct students to develop a model to describe their personal philosophies of stress and how they deal with stress. Students should be encouraged to be creative and abstract in their project design. Students should present their models to the class in a brief presentation. The importance of listening and respecting other ideas also should be emphasized. An example of a model might be several different Jack in the Box toys that spring out of their boxes when they begin to feel stressed.

ANY GRADE

- Assist students in researching the following terms: *eustress, distress, stressors,* and *adrenaline.* Ask students to write down what they have learned about each term and then to describe an event in their own life that is related to one of the terms. This event should be written in story form. Have students create a bulletin board displaying their stories so that other classmates can read them.

- Show an audiovisual on the effects of stress. Instruct students to take notes on the audiovisual presentation and be prepared to participate in a group discussion afterward. QUESTIONS: What are some effects of stress? How common are these effects?

- Assign each student a different television show. Ask students to analyze the stress that is portrayed in the show. The television show may need to be watched two or three times for a thorough report to be written. Have students include comparisons and contrasts to stress in their lives and their families' lives. Students should present their reports to the class. Other students should be encouraged to respond to the report.

- Give each student a 3" x 5" index card, and ask students to write a case study on stress. Refer to transparency 2A2, Case Study: Stressed Out Sam, for an example. Once the case studies have been written, gather them together and assign each index card a different number or letter so as not to identify the case study with any particular student. Pass out the cards, making sure no student receives his or her own case study. Ask students to solve the problem(s) in the case study assigned by writing the solution on a sheet of paper. Students may pretend they are professional stress relievers, such as counselors, psychologists, psychiatrists, or therapists. Have students perform this exercise for several different case studies, labeling the solution to correspond to the case study.

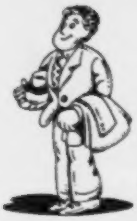
Notes

- Display transparency 2A1, Stress Relievers. Ask students to write down things they do to relieve stress. Have students share them with the class. Ask a student to list on the chalkboard the various ways that students cope with stress. Lead students to brainstorm to identify different ways to make stress a positive influence on their lives rather than a negative influence.

- Display transparency 2A3, Process for Managing Stress. Lead students to brainstorm to identify four or five scenarios or case studies of people with various stressors. Divide the class into groups and assign each group one scenario or case study. Instruct students to use the process for managing stress to help the person(s) in the scenario manage the stress. Have group leaders share the group's solutions with the class. NOTE: Students should create endings to their scenarios for the implementation and evaluation steps of the process.

- Display transparency 2A4, Signs of Stress. Have students identify which of the signs of stress illustrated are emotional, physical, or other. Lead students to brainstorm to identify other signs of stress not illustrated. Have a volunteer list the signs of stress on the chalkboard. QUESTIONS: Is stress common? Why? What are some coping strategies that the characters illustrated could use to relieve their stress?

DIRECTIONS: **Part A:** Complete the rebus scramble by writing down each of the words illustrated. Then add or subtract the letters as indicated. Unscramble the remaining letters to identify the words that complete the statement below. Write the words in the blanks provided.



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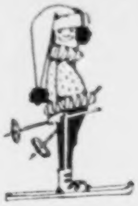

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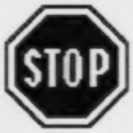

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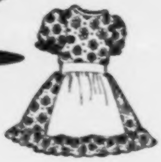


− D = ______________ ______________

______________ ______________ can improve one's physical and emotional health.

Part B: Think of the stress in your life. Choose a cause of stress in your life and use the process of managing stress to cope with it. Answer the questions beside the steps of the process to describe your participation through the process. (Questions 4 and 5 may be answered the next time the class meets.)

1. Recognize the symptoms of stress. *What are your symptoms of stress?* ______________

____

____

2. Identify the sources of the stress or stressor. *What is causing the stress?*

____

____

____

3. Plan a coping strategy. *What could you do to help yourself cope with the stress?* ______________

____

____

____

4. Implement the plan. *Which coping strategies did you try?*

____

____

____

5. Evaluate the results. *Was your stress management successful? Why?*

____

____

____

____

DIRECTIONS: Determine which of the following statements are physical signs of stress, emotional signs of stress, causes of stress or stressors, and stress relievers. Place the correct letters in the blank beside each statement. Some statements may have more than one answer.

PH = Physical Sign of Stress
EM = Emotional Sign of Stress
ST = Stressor
SR = Stress Reliever

______ 1. peer pressure

______ 2. stomachache

______ 3. waiting for a grade on a test

______ 4. difficulty sleeping

______ 5. grinding teeth

______ 6. moving to a new school

______ 7. boredom

______ 8. headache

______ 9. unemployment

______ 10. school project

______ 11. watching television

______ 12. divorce

______ 13. skin rashes or hives

______ 14. doing aerobics

______ 15. fear of failure

______ 16. being critical of others

______ 17. walking the dog

______ 18. moving to a new home

______ 19. elevated blood pressure

______ 20. shooting baskets

DIRECTIONS: Complete the following activity regarding stress. Read each statement and decide whether you agree or disagree. Place a ✓ in the appropriate column. In the space provided, write a sentence defending your answer.

Agree	Disagree	Statement
		1. People can manage their lives so that they never encounter any stress.
		2. Being somewhat nervous before a presentation or speech is a helpful kind of stress to most people.
		3. An activity such as swimming or tennis can cause so much stress that it is unhealthy to participate in such an activity.
		4. Learning how to relax can be helpful in preventing both physical and mental disorders.
		5. Medications or prescription drugs can cure people from stress.
		6. The basic techniques for managing stress in your life are similar to those used in managing businesses and employees.
		7. Stress is the body and mind's response to change.

DIRECTIONS: **PART A:** Rate your stress level by answering the following questions. Circle the number in the column that best describes your answer. After answering all questions, complete the evaluation section of the activity in Part B.

Always	Sometimes	Never	
3	2	1	1. Do you get upset with the mention of a former boyfriend/girlfriend?
1	2	3	2. Do you talk about your problems to someone?
3	2	1	3. Do you set unattainable goals for yourself?
3	2	1	4. Do you procrastinate doing important schoolwork?
3	2	1	5. Are you always rushed and running late?
3	2	1	6. Do you speak to others harshly?
1	2	3	7. Do you enjoy doing fun things and relaxing?
3	2	1	8. Do you cry at the least little thing?
1	2	3	9. Do you feel rested when you wake up in the morning?
3	2	1	10. Do you use drugs or alcohol to escape your problems?
3	2	1	11. Do you feel pressured by others or yourself to succeed?
1	2	3	12. Is your family loving and supportive?
3	2	1	13. Do you suffer from frequent headaches and/or stomachaches?
1	2	3	14. Do you stay calm in disrupting situations, such as being stopped by a policeman or missing a flight?
3	2	1	15. Do you have difficulty allowing others to express opinions that differ from yours?
1	2	3	16. Are you involved with volunteer projects to help others?

PART B: Add all of the numbers circled together to obtain your score. If you have a score of 16-24, you are calm and easygoing. If your score was 25-36, you are somewhat stressed but probably have the ability to cope effectively with your stress. If you scored 37-48, you are highly stressed and should take some immediate measures to reduce the stress in your life.

DIRECTIONS: In the blank next to each statement write the correct stage of stress that is described. Stages of stress are listed below.

Alarm
Reaction
Exhaustion

__________ 1. seeing the red lights of a police car behind you

__________ 2. palms beginning to sweat

__________ 3. stepping onto an airplane

__________ 4. being called on in class

__________ 5. stepping off an airplane

__________ 6. smelling smoke in your home

__________ 7. completing a campaign speech in an assembly

__________ 8. muscles tighten

__________ 9. asking your boss for a raise

__________ 10. diving off of a high diving board

__________ 11. hands tremble

__________ 12. completing a test

__________ 13. heart beats faster

__________ 14. asking a girl/boy for a date

DIRECTIONS: Read the following case study and answer the questions below.

Debby, Andy, and Susan are running for Student Council President for next year. They have campaigned very hard for the past two weeks and are giving their campaign speeches today at a school-wide assembly.

Debby enjoys being in the spotlight and is very poised and confident when speaking before large groups. Andy also is well prepared but he is intimidated by the large number of people to which he will be speaking. Susan is generally shy and soft-spoken but has practiced many times so that she will not be too nervous during the assembly.

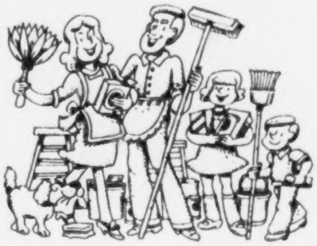
Debby gives the first speech and does very well. She does not appear to be nervous, and the crowd laughs at her jokes. Andy stumbles on his way to the podium and his mouth is so dry his voice squeaks. He finally finishes his speech but leaves out several paragraphs. Susan's knees are knocking behind the podium, and her voice is barely loud enough to be picked up by the microphone. But, she completes her speech successfully.

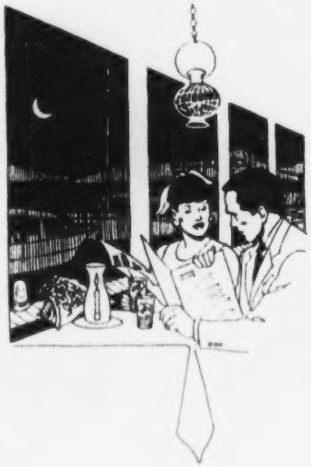
Immediately after the assembly, the candidates are asked to mingle with the students to shake hands and answer questions. Susan is relieved to be finished with the speech, but she has a stomachache from all the worry and dread. The other two candidates mingle with their classmates and discuss the election. Tomorrow is the big day, and everyone is anxious to find out the election results.

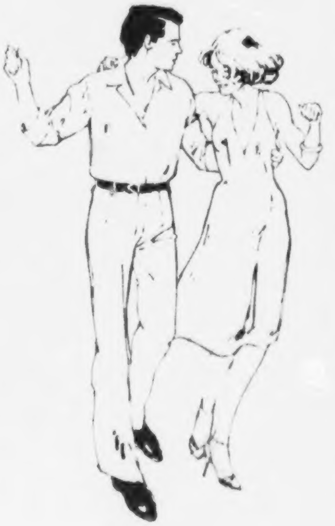
1. What occurs in the reaction stage of Andy's speech?

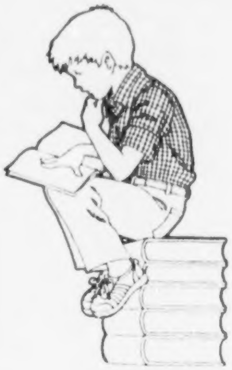
2. What occurs in the exhaustion stage of Susan's situation?

3. How does Debby's reaction to the assembly differ from Andy's and Susan's reactions?

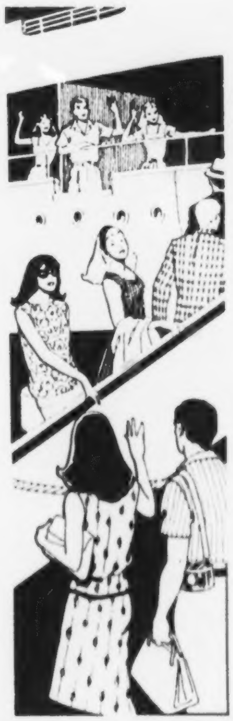


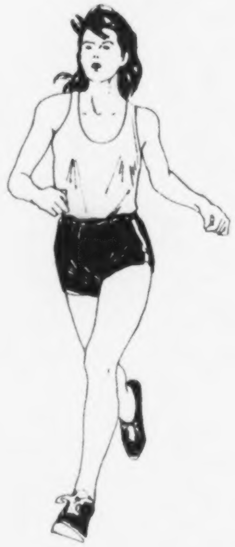


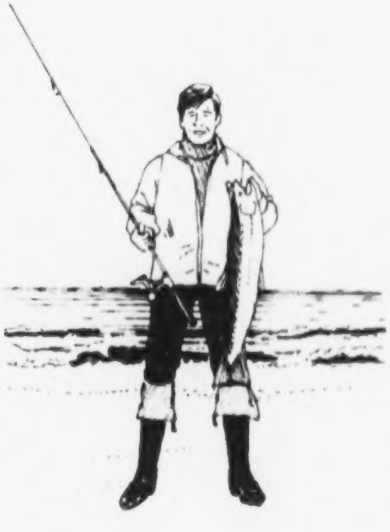




Stress Relievers







Case Study: Stressed Out Sam

Sam has always been a good student and a high achiever. His parents often tell him they are proud of his good grades and his many achievements. Sam has set high goals for himself and plans on reaching his goals and being successful in everything he does.

One of his goals is to graduate from high school with honors and in the top 10 percent of his class. He is currently taking a chemistry class that has been very difficult for him. He received a failing grade on the last test because he had spent the weekend at an out-of-town baseball tournament rather than studying. He is extremely upset because he might get a "C" in the chemistry class and this could lower his grade point average enough so that he does not graduate with honors.

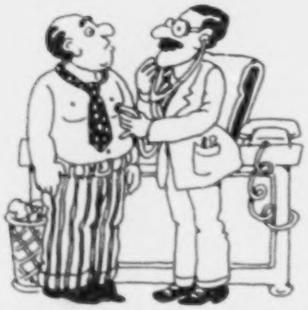
If he does not graduate with honors, he might not get into the Air Force Academy where he has dreamed of attending college for as long as he can remember. Sam is so upset about the possibility of not attending the Air Force Academy that he....

Process for Managing Stress

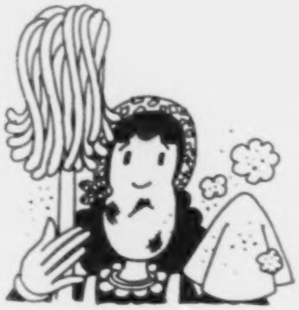
1. Recognize the symptoms of stress.
2. Identify the sources of the stress or stressor.
3. Plan a coping strategy.
4. Implement the plan.
5. Evaluate results.

Stress Stress

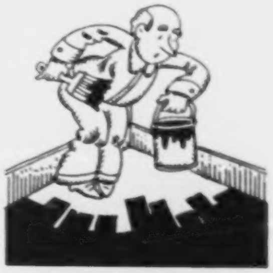
Signs of Stress



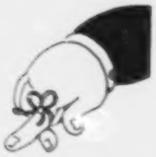
Increased Heart Rate



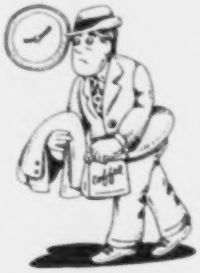
Fatigue



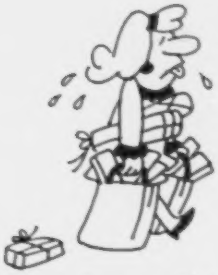
Inability to Think Clearly



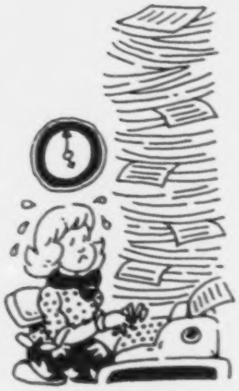
Becoming Forgetful



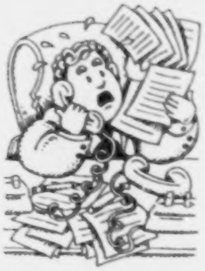
Inability to Sleep or Insomnia



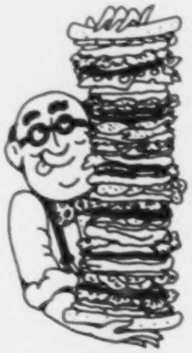
Overspending or Going on Shopping Sprees



Fear of Failure



Inability to do One Thing at a Time



Overeating

2A1

Notes

Managing stress can improve one's emotional and physical health.

Other answers should vary according to students' situations.

2A2

Answers may vary.

1. ST
2. PH
3. ST
4. PH
5. PH
6. ST and/or SR
7. EM
8. PH
9. ST and/or SR
10. ST and/or SR
11. SR and/or ST
12. ST and/or SR
13. PH
14. SR and/or ST
15. EM
16. EM
17. SR and/or ST
18. ST and/or SR
19. PH
20. SR and/or ST

2A3

1. Disagree
   There is always stress—not necessarily bad stress—but no one can get away from all stress.
2. Agree
   A little nervousness usually helps a person be alert and competent.
3. Disagree
   As long as a person is not afraid of water, neither of these activities should be so stressful as to be unhealthy.
4. Agree
   Relaxation is important to keeping our bodies and minds healthy.
5. Disagree
   Some medications may cover up stress problems temporarily, but they cannot cure them.
6. Agree
   Planning and evaluation are important in the managing process.
7. Agree
   When change occurs—whether it is good or bad—the body responds. This response is called stress.

Notes

2A4

There are no correct answers.

2A5

1. alarm
2. reaction
3. alarm
4. alarm
5. exhaustion
6. alarm
7. exhaustion
8. reaction
9. alarm
10. alarm
11. reaction
12. exhaustion
13. reaction
14. alarm

2A6

1. He stumbles, his mouth becomes dry, and his voice squeaks.
2. She gets a stomachache.
3. Debby does not appear to suffer from any distress. She has only eustress. The others are quite distressed and probably do not want to do anything like it again for a long time.

Notes

UNIT 2

Module B

AIDS Awareness and Prevention

Take time to read between the lines.

Acquired Immune Deficiency Syndrome, or AIDS, is a deadly disease caused by the HIV virus. Since the first case was diagnosed in 1980, more than 300,000 individuals have been diagnosed with the disease in this country alone. More than 1700 cases have been diagnosed among teens aged thirteen to nineteen in Texas. It is unclear how many teens are actually infected because the incubation period can last as long as ten years. This deadly virus can be passed from an infected individual before or after symptoms occur. Currently one out of five of those diagnosed with AIDS are in their twenties, meaning that they probably became infected while in their teens.

There is no cure for AIDS, but it is preventable. All students must be equipped with accurate information in order to avoid the risk of contracting this deadly virus. If wrong or inaccurate information is given, it could result in death rather than prevention. As a teacher, you have an excellent opportunity to provide information about this sensitive subject to your students. Providing accurate, factual information is the first step in slowing the progression of AIDS and possibly saving the life of one or more of your students.

THE DISEASE

AIDS is acquired immune deficiency syndrome. It is a disease caused by a virus called the ***human immunodeficiency virus (HIV)***, which can destroy the body's ability to fight off illness. The AIDS virus may live in the human body for many years before any of the symptoms begin to appear. The incubation period for the virus can be as long as ten years. AIDS itself rarely kills an individual, but it makes a person unable to fight off infections and other diseases that can kill a person with AIDS. A skin cancer called ***Kaposi's sarcoma,*** which produces purplish lesions on the skin, is one of the

Notes

common diseases that kills patients infected with AIDS. The other deadly disease is a form of pneumonia called ***Pneumocystis carinii.***

A	**Acquired** — the virus is passed from one person to another
I	**Immunodeficiency** — the disease attacks and weakens the immune system (the body's ability to fight off harmful germs) making it increasingly difficult to fight off infections
D	
S	**Syndrome** — a number of symptoms or conditions are going on at the same time that characterize the disease

Figure 2B.1

Contracting the AIDS Virus

There are basically three ways that the AIDS virus is transmitted from one person to another. It is transmitted through blood, vaginal secretions, and semen. The virus is not transmitted by casual contact such as shaking hands, hugging, attending school together, sitting on toilet seats, breathing air, or by being bitten by insects.

There are two primary ways that the virus transmission can occur. The first is through sexual contact—oral, anal, or vaginal—with someone infected with the AIDS virus. The second is through the sharing of needles and syringes used for injecting intravenous drugs with an infected person. An infected pregnant woman may pass the virus to her baby during pregnancy or childbirth. Before 1985 and procedures for carefully screening donated blood, some people contracted the virus through blood transfusions. Many of these victims were hemophiliacs. Procedures for carefully screening donated blood have virtually eliminated infections contracted from blood transfusions. Before 1978, this means of contracting the virus was not a problem.

Symptoms of the AIDS Virus

Symptoms of the AIDS virus are similar to those of many of common illnesses. The difference between the common illnesses and symptoms of the AIDS virus is that with AIDS the symptoms take a long time to clear up. Once the individual recovers, the symptoms may return time and time again. Symptoms in the early stages of the disease may include the following:

- rapid weight loss not associated with increased exercise or a diet
- shortness of breath
- dry cough
- recurring fever
- night sweats
- swollen glands in the neck, underarm, or groin
- fatigue
- diarrhea that persists for more than two weeks

Notes

The above symptoms gradually become worse as the disease progresses. Emaciation, or abnormal thinness, caused by disease is normal as is the body's continually decreasing ability to fight off disease and infection.

AIDS TESTING

The only way to tell if someone has been infected with the AIDS virus is through AIDS testing. Public health officials recommend that an individual be counseled and tested for AIDS if any of the following apply:
- the individual has had any sexually transmitted disease
- the individual is a man and has had sex with another man
- the individual has shared needles or syringes for injecting drugs
- the individual has had sex with a prostitute (male or female)
- the individual has had sex with anyone who has done any of the above

Some doctors may suggest that the following individuals be tested for AIDS also:
- a woman who has engaged in risky behavior and plans to have a baby or is not on birth control
- someone diagnosed with tuberculosis
- someone who received a blood transfusion between 1978 and 1985

Being diagnosed with tuberculosis does not necessarily indicate that a person has been infected with the HIV virus. Those individuals who are HIV positive have a greater chance of getting tuberculosis; therefore, showing positive on a TB test could be a warning sign of being HIV positive as well. Tuberculosis can be treated. The method or drug used to treat tuberculosis may need to be different for an individual that is also HIV positive.

The testing process requires that a small amount of blood be drawn from the patient's arm. The blood is then taken to a lab where the test is administered. The results of the test can remain confidential if the individual requests. A ***confidential test*** means that the test results and the patient's name will be available only to a limited number of medical personnel for examination. An ***anonymous test*** identifies the patient and his or her blood, in most cases, with a number. No name is involved and all information and testing results are identified by number. The patient is the only one who knows his or her number.

Notes

The test used most often to detect the HIV virus is the ELISA test or the EIA test. ***ELISA*** is the acronym for Enzyme-Linked Immunosorbent Assay. The ELISA test is used at hospitals and clinics for donated blood. It is also the first test used when screening individuals for the virus. The ELISA test can identify antibodies present in the blood that the body produces to fight the AIDS virus. It does not determine if the virus is present, it only determines if the antibodies that fight the disease are present. Therefore, if someone is in the early stages of the disease, the body may not have had time to produce the antibodies to fight the AIDS virus. In that case, the test results will be negative.

If an individual's test results are negative and she or he is at risk, the test should be administered again at a later date. If the test result is positive, it is an indication that further testing is necessary. The ***Western Blot*** test and the ***IFA*** test are used to confirm a positive ELISA test. If these tests are positive, it is vital that the infected person understand that he or she can infect others through sexual contact and/or through the sharing of needles and syringes. Those who may have been infected must be contacted about the infection.

AIDS PREVENTION

When discussing AIDS prevention, it is important to remember that there is no safe sex. Even condoms are not 100 percent effective. It is often difficult to identify someone who has been infected with the virus without the benefits of an AIDS test. Asking a person if he or she is infected or is at risk of being infected may result in dishonest answers. An individual's chances of contracting the virus increase as his or her number of sex partners increase or as the sharing of needles and syringes increase. In order to decrease the risk of contracting the virus, an individual should avoid risky behavior. ***Risky behavior*** is behavior that increases the chances of contracting the AIDS virus and includes the following:

- sharing needles and syringes for intravenous drug use
- having unprotected sex (not using a condom)
- having sex with someone who currently has or has had several sex partners
- having vaginal, oral, or anal sex with an infected person, someone who uses intravenous drugs, or someone who engages in anal sex
- having anal sex (protected or unprotected)

Safe behavior includes the following:

- abstinence from sexual activity
- abstinence from using intravenous drugs

AIDS RESEARCH

After someone has been infected with the virus, he or she will remain infected for life. A host of medications have been developed and used to treat

AIDS victims. As stated earlier, AIDS itself rarely kills. Opportunistic infections usually kill the victims. Medications are taken for AIDS as well as for the infections and pain. An AIDS victim may take as many as fifteen to twenty prescription drugs as the disease progresses. Other special treatments also may be taken. The cost for medication and treatment can range from $800 per month to $25,000 per month.

Notes

A drug called ***AZT***, originally developed as a cancer drug, has been used to slow reproduction of the virus and prolong the lives of some AIDS patients. Over a period of time, AZT can cause a breakdown in muscle tissue and the body can become resistant to the drug. ***ddI*** is a new drug that is used in combination with or as an alternative to AZT. It appears to have fewer side effects than AZT, but can damage the pancreas and irritate nerve cells. ***Interferon***, a protein in the body, has an ability to help block the reproduction of the AIDS virus in cells. This body protein has been most effective in fighting Kaposi's sarcoma. Two antibiotics, ***Aerosolized Pentamidine*** and ***Bactrim,*** have been beneficial in blocking the bacterial germ that causes Pneumocystis carinii.

Numerous studies are underway to test potential AIDS cures and a possible vaccination for the disease. But for now, AIDS remains incurable. Prevention of AIDS and AIDS education are the only ways to stop its spread.

RESOURCES

For more information regarding AIDS, contact the following resources. Their addresses and phone numbers can be found in the local telephone directory or the 800 number information service.

- National AIDS Hot Line
- AIDS Hot Line for Teens
- Texas Department of Health AIDS Information (also Hearing Impaired Hot Line)
- National AIDS Information Clearinghouse
- National AIDS Hot Line (also Spanish Language and Hearing Impaired Hot Lines)
- Drug Abuse Hot Line
- U.S. Public Health Service Centers for Disease Control

Information from the *Skills for Life* Sex Education and Substance Abuse modules also may provide helpful information on this topic.

GRADES 7 & 8

Notes

- Write the word *AIDS* vertically on the chalkboard. Instruct students to think about what they know about AIDS. Beginning with the letter *A*, have students list as many words they can think of related to AIDS that begin with an *A*. Continue with the other letters. Integrate the students' lists into a class discussion that specifically defines AIDS.
- Display transparency master 2B3, Important Terms, and transparency master 2B4, Drugs and Diseases Associated with AIDS. Lead a class discussion to help students understand the terms associated with AIDS.
- Lead students to brainstorm to identify ways individuals can be exposed to AIDS. Divide the class into groups and instruct them to discuss and record strategies to prevent exposure to AIDS. Ask each group to share its strategies with the class.
- Invite a resource person from the health department to speak to the class about the HIV virus and AIDS. Guide students in preparing written questions prior to the speaker's presentation.

GRADES 9 & 10

- Write the word *AIDS* on the chalkboard. Instruct each student to record five words that describe his or her feelings when hearing or seeing the word. Ask a few students to share their lists with the class. Integrate the students' lists into a class discussion that specifically defines AIDS.
- Instruct students to read from several references and to define the following terms related to AIDS: *human immunodeficiency virus (HIV), Kaposi's sarcoma, Pneumocystis carinii, confidential test, anonymous test, Western Blot, risky behavior, interferon, Aerosolized Pentamidine, and Bactrim.* Ask students to record the definitions and to be prepared to discuss them with the class.
- Instruct students to prepare and direct a debate about the issue of allowing children in school who are HIV positive or who have AIDS. Following the debate, instruct each student to write a paper summarizing the outcome of the project. Ask a few students to share their summaries with the class. Evaluate the papers for content, clarity, and writing style.
- Prepare a cooperative learning experience that will allow groups of students an opportunity to write, produce, and present instructional materials about AIDS. Ask each group to present its materials to the class. Instruct each student to write a paragraph that summarizes his or her feelings about the project.

Notes

- Display transparency master 2B6, AIDS Case Studies. Divide the class into groups and assign each group one case study. Instruct students to read the case study and determine an appropriate solution. Have an elected group leader share the solution with the class.

- Instruct students to work together in one or two large groups to collect and prepare an AIDS resource file. Have the student write to government agencies and organizations that publish AIDS documents. Ask students to organize the materials in a central location of the classroom for easy access. Have students inform school personnel and parent groups about the availability of the AIDS resources. (This strategy can be integrated into a youth organization activity.)

GRADES 11 & 12

- Write the word *AIDS* on the chalkboard. Instruct each student to write a paragraph that describes his or her feelings about AIDS. Ask a few students to share their paragraphs with the class. Integrate the students' ideas into a class discussion about AIDS.

- Instruct students to read from several references and define the following terms related to AIDS: *human immunodeficiency virus (HIV), Kaposi's sarcoma, Pneumocystis carinii, confidential test, anonymous test, Western Blot, risky behavior, interferon, Aerosolized Pentamidine,* and *Bactrim.* Ask students to record the definitions and to be prepared to discuss them with the class. Have students create a bulletin board that contains the words and definitions associated with AIDS.

- Lead a class discussion about the unbiased approach to news broadcasting journalists must have. Instruct students to prepare a news broadcast that addresses AIDS. Inform students that the broadcast will be videotaped and used to help educate others about the AIDS epidemic. Topics that students may want to address in the broadcast include the following: education about AIDS to children and to members of the community, legislative issues about funding for AIDS research, ethical dilemmas when children in school have AIDS, research being conducted for AIDS, costs of treating an AIDS victim, and how to help families who have been affected by AIDS. Instruct specific groups of students to manage the following lists of tasks: casting parts for journalists, anchors, and guests to be interviewed (students will role play); designing the stage; writing scripts; and operating the camera. (This strategy can be integrated into a youth organization activity.)

ANY GRADE

- Show students an audiovisual program that addresses the AIDS epidemic. Instruct each student to write a paper that includes his or her reactions to the program. QUESTIONS: What is AIDS? How is the AIDS virus transmitted? How is AIDS affecting our society? Who is susceptible to AIDS? Why? What can individuals do to become more knowledgeable about AIDS?

Notes

- Have students write letters to organizations such as the city health department or the Centers for Disease Control requesting up-to-date information about AIDS cases in the United States or in the state.
- Arrange to have a panel of individuals who have had contact with or who have worked with AIDS patients speak to the class about the disease. Ask the panel to emphasize dilemmas that might be associated with AIDS patients. Guide students in preparing written questions prior to the panel's presentation. QUESTIONS: How can AIDS be prevented? How can young people protect themselves and avoid hysteria? What is the relationship between AIDS and the heterosexual population? Will all HIV carriers contract AIDS? When should individuals be tested for the HIV virus? How frequently should individuals be tested for the HIV virus?
- Display transparency master 2B1, Symptoms of AIDS. Lead a class discussion about the symptoms of the disease. QUESTIONS: What should individuals do if they think they have the early warning signs of AIDS? If early signs are detected, can AIDS be cured?
- Display transparency master 2B5, HIV/AIDS Testing. Instruct students to read from several references that indicate the characteristics of those who should be tested. Have each student write a brief report that summarizes his or her findings. Ask a few students to share their findings with the class.
- Display transparency master 2B2, AIDS Prevention. Prepare a lecture that addresses the importance of AIDS prevention. Encourage a class discussion that integrates ideas about the sexual behaviors of adolescents. Invite parent groups and school personnel to attend the lecture/discussion.

DIRECTIONS: Review the terms associated with the AIDS virus by completing the following sentences. Supply the missing letters in the boxes for the most appropriate word(s) to complete each sentence.

1. A deadly form of pneumonia is called ______ ______.

☐☐☐☐☐☐☐☐☐☐☐S

☐A☐☐☐☐☐

2. The ______ is a test used by hospitals and clinics when examining donated blood.

☐☐I☐☐

3. ______ is an antibiotic that is beneficial in blocking the germ that causes Pneumocystis carinii.

☐☐C☐☐☐☐

4. A disease that is caused by a virus called human immunodeficiency is referred to as ______.

☐I☐☐

5. The ______ ______ test is used to confirm a positive Enzyme-Linked Immunosorbent Assay test.

☐☐☐☐E☐☐ ☐☐☐T

6. A test for which the results and the patient's name are only available to a limited number of medical personnel is known as a ______ ______.

☐☐N☐☐☐☐☐☐☐☐☐ ☐E☐☐

7. ______ is a protein in the body that can help block the reproduction of the AIDS virus in cells.

☐☐☐E☐☐E☐☐☐

8. A skin cancer called ______ ______ produces purplish lesions on the skin.

☐A☐☐☐☐'☐ ☐A☐☐☐☐☐

9. When an ______ ______ is used, all information and testing results are identified by number.

☐☐O☐☐☐☐☐☐ ☐☐S☐

DIRECTIONS: Write a poem, editorial, short story, or letter to a friend that describes how you feel about the AIDS epidemic.

DIRECTIONS: Complete the following multiple-choice activity to describe a basic understanding of AIDS. Place the letter of the response that best completes the statement in the blank to the left of each item.

_____ 1. The AIDS virus is transmitted from one person to another
A. by shaking hands.
B. by sitting on toilet seats.
C. through transmission of blood.
D. by an insect bite.

_____ 2. AIDS is caused by a(n)
A. virus.
B. fungus.
C. infection.
D. bacterium.

_____ 3. The AIDS virus attacks the
A. digestive system.
B. cardiovascular system.
C. immune system.
D. nervous system.

_____ 4. A protein in the body that has the ability to help block the reproduction of the AIDS virus in cells is
A. albumin.
B. interferon.
C. globulins.
D. ferritin.

_____ 5. For information regarding AIDS, an individual can contact
A. Drug Abuse Hot Line.
B. National AIDS Information Clearinghouse.
C. local health department.
D. all of the above.

_____ 6. A test hospitals and clinics use to check blood for the HIV virus is called the
A. ELISA Test.
B. Western Blot Test.
C. IFA Test.
D. None of the above are correct.

_____ 7. Health officials suggest the following individuals should be tested for AIDS except
A. an individual who has a sexually transmitted disease.
B. an individual who has shared needles or syringes for injecting drugs.
C. a man who has had sex with another man.
D. an individual who has engaged in intercourse without using a condom.

______ 8. Advanced diseases related to AIDS include

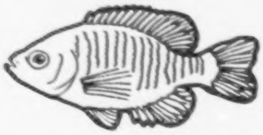
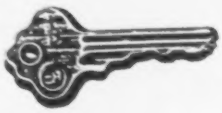
A. heart attacks.
B. kidney disease.
C. Alzheimer's disease.
D. Kaposi's sarcoma.

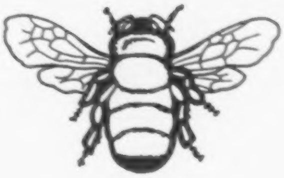
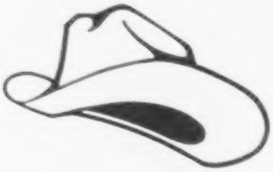
DIRECTIONS: Complete this activity by indicating whether each statement is true or false by placing a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

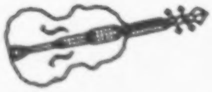
True	False	Statement
		1. A deadly form of pneumonia is called Pneumocystis carinii.
		2. There is a cure for AIDS.
		3. Each year more teens get AIDS.
		4. Procedures for carefully screening blood began in the early seventies.
		5. Risky behavior is behavior that increases the chances of contracting the AIDS virus.
		6. You can tell by looking at someone that he or she has the HIV/AIDS virus.
		7. Interferon and Bactrim are two antibiotics that have been beneficial in blocking the bacterial germ that causes Pneumocystis carinii.
		8. An individual usually knows within weeks that he or she has contracted the HIV virus.

DIRECTIONS: In the space provided, write five slogans that can be used to educate people about AIDS. Write two slogans appropriate for elementary children, one slogan for junior high students, one slogan for high school students, and one slogan appropriate for adults.

DIRECTIONS: Complete the rebus scramble by writing down each of the words illustrated. Then add or subtract the letters as indicated. Unscramble the remaining letters to identify a word or phrase related to AIDS education.

R +  **− FH +** 

− E +  **− E +** 

− T +  **− LIN**

+ R =

DIRECTIONS: **Part A**. Place a ✓ in the blank to the left of each item that expresses how you would want to be treated if you had AIDS. Place an ✗ in the blank to the left of each item that expresses how you would not want to be treated, but how many AIDS victims are treated.

______ 1. I would be treated with respect.

______ 2. My friends would continue to invite me to parties and want to be with me on the weekends.

______ 3. I would be asked to quit my part-time job.

______ 4. I would be asked to participate in special classes with a tutor or a special teacher.

______ 5. I would be allowed to continue participating in recreational activities.

______ 6. I would be allowed to continue working with my peers in small group activities.

______ 7. I would be asked to eat lunch in a room away from the school cafeteria.

______ 8. I would have friends.

______ 9. People at school would tell me that they were glad I have AIDS and that I deserve it.

______ 10. My brothers' and sisters' friends would stop coming to the house to see them because I have AIDS.

______ 11. No one will let me hold a baby.

______ 12. I would hold the hand of a special friend, and she or he would hold my hand.

______ 13. I would be hugged.

Part B. You have identified how you would like to be treated if you had AIDS. Now, write a paragraph explaining why people are often not treated the way you think they should be treated.

____

____

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Symptoms of AIDS

- rapid weight loss
- shortness of breath
- dry cough
- recurring fever
- night sweats
- swollen glands in the neck, underarm, or groin
- fatigue
- diarrhea that persists for more than two weeks

AIDS PREVENTION

To decrease the risk of contracting the virus, an individual should avoid risky behavior. **Risky behavior** includes the following:

- → sharing needles and syringes for intravenous drug use
- → having unprotected intercourse (not using a condom)
- → having intercourse with someone who currently has or has had several sexual partners
- → having vaginal, oral, or anal sex with an infected person, someone who uses intravenous drugs, or someone who engages in anal sex
- → having anal sex (protected or unprotected)

Important Terms

AIDS	Acquired Immune Deficiency Syndrome It is a disease caused by the HIV virus, which can destroy the body's ability to fight off illness.
HIV	Human Immunodeficiency Virus It can destroy the body's ability to fight off illness. The virus may live in the human body for many years before any of the symptoms appear.
Risky Behavior	Behavior that increases the chances of contracting the AIDS virus.
Confidential Test	The test results and the patient's name are available only to a limited number of medical personnel.
Anonymous Test	Identifies the patient and his or her blood with a number. No name is involved and all information and testing results are identified by the assigned number.
ELISA	Enzyme-Linked Immunosorbent Assay This is a test used by hospitals and clinics to examine donated blood.
Western Blot and IFA tests	Tests used to confirm a positive ELISA test.

Drugs and Diseases Associated with AIDS

Kaposi's Sarcoma

This is a skin cancer that produces purplish lesions on the skin. It is one of the common diseases that kills patients infected with AIDS.

Pneumocystis Carinii

This is a deadly form of pneumonia.

AZT

This is a drug originally developed as a cancer drug that has been used to slow the reproduction of the virus and prolong the lives of some AIDS patients.

ddI

This is a drug that is used with or as an alternative to AZT. It has fewer side effects than AZT but can damage the pancreas and irritate the nerve cells.

Interferon

This is a protein in the body that has the ability to help block the reproduction of the AIDS virus in cells.

Aerosolized Pentamidine

This is an antibiotic that has been beneficial in blocking the bacterial germ that causes pneumocystis carinii.

Bactrim

An antibiotic that has been beneficial in blocking the bacterial germ that causes pneumocystis carinii.

HIV/AIDS Testing

The only way to tell if someone has been infected with the HIV virus is through testing. Public health officials recommend that an individual be counseled and tested for the virus if any of the following apply:

- the individual has had any sexually transmitted disease
- the individual is a man and has had sex with another man
- the individual has shared needles or syringes for injecting drugs
- the individual has had sex with a prostitute (male or female)
- the individual has had sex with anyone who has done any of the above
- the individual is a woman who has engaged in risky behavior and plans to have a baby or is not on birth control
- the individual is someone diagnosed with tuberculosis
- the individual received a blood transfusion between 1978 and 1985

AIDS Case Studies

Case Study A

Tom is a senior in high school and has had several intimate relationships. Some of the relationships have been with women much older than Tom. Tom has decided to date only one person because he has found that special person.

Tom's school has invited several speakers to talk with the students about AIDS. Of course Tom knew that AIDS would never affect him. One day Tom's Individual and Family Life teacher spoke to the class about how the AIDS virus has infiltrated the heterosexual middle class. She stressed that if teenagers were involved in risky behavior they should be tested for the HIV/AIDS virus.

Tom thought about his previous behaviors and decided to get a blood test. Tom tested positive for the HIV virus. Upset and confused, Tom does not know what to do. Most of all he is afraid to tell the people he has dated that he has the HIV virus. What should Tom do?

Case Study B

Angela graduated from high school last spring. She has been dating Michael for two years and they have made plans to be married. Michael is seven years older and is divorced. Angela has always communicated openly with her parents about issues related to sex. Angela has very strong values and does not believe in sexual activity until after marriage. Angela and Michael made a decision to wait until after they were married to have a sexual relationship.

Angela's parents trust her and know she makes sensible and wise decisions. They have, however, collected a number of pamphlets and brochures about AIDS. For Angela's safety, they feel she should encourage Michael to be tested for the HIV virus before they are married. After all, Michael is seven years older than Angel, he is divorced, and has had several intimate relationships.

Angela is afraid to talk with Michael about being tested. She loves him and is confident that he was never exposed to the HIV virus. What should Angela do?

2B1

Notes

1. Pneumocystis carinii
2. ELISA
3. Bactrim
4. AIDS
5. Western Blot
6. confidential test
7. interferon
8. Kaposi's sarcoma
9. anonymous test

2B2

Answers will vary according to students' feelings. Evaluate on content, clarity, and writing style.

2B3-2B4

1. C
2. A
3. C
4. B
5. D
6. A
7. D
8. D

2B5

1. True
2. False
   There is no cure for AIDS at this time.
3. True
4. False
   Procedures for carefully screening blood began in the early eighties.
5. True
6. False
   A blood test is the only way to determine if a person has the AIDS virus.
7. False
   Bactrim and Aerosolized Pentamidine are beneficial in blocking Pneumocystis carinii.
8. False
   The virus may live in the human body for many years before any symptoms occur.

2B6

Slogans for this activity will vary. Evaluate according to appropriateness, usefulness, and factual information.

Notes

2B7

risky behavior

2B8

Part A: Answers will vary according to students' feelings.
Part B: Paragraphs will vary according to students' feelings and perceptions. Evaluate paragraphs on content, clarity, and writing style.

Notes

UNIT 2

Module C

Weight Control

Take time to read between the lines.

Maintaining ideal weight throughout adulthood is a continuous challenge for consumers as well as for professional nutritionists and physicians who seek ways to help individuals with weight control problems. Research has shown that serious weight problems lead to health problems including coronary heart disease, diabetes, gall bladder disease, high blood pressure, respiratory problems, and strokes. Overweight people also face problems with fatigue and degenerative arthritis. Attempts for quick and easy weight loss generally lead to disappointment as well as health hazards. In addition, rapid weight loss and calorie restriction in children and adolescents can cause serious health problems. Take this opportunity to increase your students' awareness of the importance of maintaining ideal weight for overall health and wellness and the added benefits of increased self-confidence and a positive self-image.

Weight control refers to the successful balance of food intake and energy exertion needed to maintain one's weight at an ideal level. An ***adequate diet*** is one that is composed of the various nutrients that a particular body needs for growth, development, repair, and the regulatory processes. A diet that meets an individual's nutritional needs coupled with adequate exercise is one of the most noted factors in weight control. Dietary habits are influenced by socioeconomic conditions, availability of certain foods, food preferences, age of the individual, preparation facilities and methods, storage facilities, cooking skills, and eating habits. Solving weight problems involves recognizing the causes, implementing new eating and exercise patterns, and developing a positive self-image.

Solving weight problems involves recognizing the causes, implementing new eating and exercise patterns, and developing a positive self-image.

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FACTORS THAT INFLUENCE WEIGHT

Many factors influence the weight of an individual. Diet and exercise are referred to most often. Others include physiological, psychological, social, and environmental factors.

Physiological Factors

It has been proven that genetics play an important role in weight and body size. Some people have an inherited tendency toward obesity while others do not.

Physiological factors include genetics and body type. It has been proven that genetics play an important role in weight and body size. Some people have an inherited tendency toward obesity while others do not.

A person's body type also influences individual weight. Two people with the same height may have two different body types, causing one to weigh more or less than the other. The three body types are the ectomorph, mesomorph, and endomorph. The ***ectomorph*** has a slight frame, relatively long arms and legs, and small bones. The ***mesomorph*** is characterized by heavy muscles and bones and moderate length limbs. The ***endomorph*** is an individual with a heavy body build characterized by roundness and softness, especially in the abdominal region.

Psychological Factors

Many people use food in an attempt to satisfy their feelings of anxiety, anger, boredom, or loneliness.

In infancy, food fulfills the need for affection, comfort, and security. For all humans, food fulfills the need for security and relieves the tensions and anxieties brought on by hunger. Many people use food in an attempt to satisfy their feelings of anxiety, anger, boredom, or loneliness. When food is the only outlet a person feels he or she may have to satisfy emotional needs, then overeating can become a problem.

Food consumption patterns are shaped by a variety of pressures from various sources. Food consumption patterns may begin at birth by anxious parents or caregivers who may give too much food to an infant. Some research has shown that this may lead to weight control problems later in life. During the childhood years, parental attitudes toward food exert a strong lifetime influence on a person's eating habits.

Food is often used as a reward by parents or caregivers. If this method is used frequently, it can lead to a dependence on food as a source of comfort. This may lead to overeating and weight problems. Parents and caregivers often praise a child who cleans her or his plate at mealtime. Children have a natural desire to please. This desire to please may cause the child to ***overeat*** (continue to eat after he or she is full). Constant overeating develops into a habit of eating until the stomach feels overly full. This habit may eventually turn into an addiction.

A person's ***self-image*** refers to the inner picture of how a person thinks she or he looks to others. This picture is largely related to a person's diet. People may become overweight because they feel that they are unlikable or

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disliked. Being overweight also can be perceived as a shield against threatening aspects of life. An individual may make himself or herself unattractive to guard against social contacts. Being overweight may be a result of overeating that is done as an outlet for frustration and anxiety. It is important to remember that not all overweight people have emotional problems, but emotional problems can lead to overeating or weight-control problems.

Social and Environmental Factors

Weight control is affected by many social and environmental factors. These factors include family dietary patterns, work habits, recreational lifestyles, and the eating habits of friends and co-workers.

Family dietary patterns have a great impact on a person's diet. Poorly planned meals such as those high in fat, sodium, and sugar can lead to weight gain or weight fluctuations. Fried foods are fast and easy to prepare, but they are also high in calories. The busy schedules of today's families have increased the consumption of convenience food items and "takeout" type foods purchased from fast food restaurants. Many of these foods are high in fat and calories. Serving sizes vary from family to family and from individual to individual. This variation affects the amount of food a person eats and thus the number of calories consumed. Desserts may be common in one household setting and rare in another. The family eating patterns that are established in childhood are similar to other family customs. They seem to be passed on from generation to generation.

Work habits have a large influence on weight control. Moving from an active-type job to a desk job, without a reduction in caloric intake, may lead to weight gain due to a reduction of energy exerted on a daily basis. The population in general has shifted from a physically hard-working population to one focused on the machine age of technology. The machine age is characterized by more mental efforts than physical, numerous labor-saving devices, and riding as opposed to walking,

A particular job may lend itself to a greater emphasis on food and eating. Jobs in the food service industry make food a constant temptation to employees. Within some professions, it is necessary to entertain clients several times per week with large meals. This can present a problem for individuals who are trying to achieve a desired weight.

Work habits of adolescents may not provide sufficient opportunities for exercise, physical activity, and regular meal schedules, which may contribute to weight gain. Although students involved in athletic activities are exposed to physical exercise daily, other students must plan for physical fitness during after school hours. Students with after-school jobs may eat "on-the-run" and may have difficulty scheduling time for exercise.

The recreational lifestyle habits of individuals have an effect on weight

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control. People who enjoy recreational sports on a regular basis usually are able to balance calorie intake and output, enabling them to maintain their desired weight. However, individuals who do not enjoy recreational sports must discover other physical activities that they will enjoy and in which they participate regularly. Some of these activities include walking, running, jogging, bicycling, and swimming. It is necessary to exercise three times a week for weight maintenance and everyday for weight loss.

The eating habits of friends and co-workers can greatly influence one's eating patterns.

The eating habits of friends and co-workers can greatly influence one's eating patterns. Invitations to join friends and co-workers for lunch or dinner at restaurants where only high-fat and high-calorie items are available can make following a weight reduction plan difficult.

Food patterns that are established in early childhood can be changed. First, the individual must decide that these food patterns are contributing to health problems such as excessive weight gain, obesity, heart disease, or other diet-related disorders. Then, the individual must learn to make wise food choices and eat nutritionally-balanced meals. It also is important to remember not to classify foods as "good" or "bad." All foods can fit into a healthy diet when eaten in moderation.

CONCERNS OF THE OVERWEIGHT

Individuals who are overweight have difficulty obtaining optimum physical and mental health. They have difficulty breathing. Being overweight presents difficulties in exercising due to awkward bodies and the buildup of carbon dioxide. Overweight individuals often are rejected in social circles.

The frequency of most diseases is higher in obese people as is the mortality rate. Overweight individuals have a greater risk of hypertension, diabetes, gall bladder problems, appendicitis, and heart disease. Being overweight complicates most diseases such as cardiovascular disease, coronary heart problems, cerebral hemorrhages, chronic nephritis, and difficulties related to childbirth. Obesity also creates problems during surgery, and many obese patients are placed on a diet before surgery is performed.

Planning a Reducing Regimen

Once unused calories or energy are deposited as fat, the body must work the fat off. A successful reducing regimen involves balancing energy input with increased expenditure. A safe regimen or diet includes the following:

- limit calorie intake to equal BMR (Basal Metabolic Rate = present weight multiplied by 10)
- 15 to 20 percent of total calories in the form of protein
- no more than 30 percent of total calories from fat and only 10 percent of that amount should be saturated fat

- 50 to 55 percent of calories from complex carbohydrates
- a variety of foods that are good sources of vitamins and minerals
- meals that provide satiety value which will reduce between meal snacking

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Fad Diets

Fad diets are very popular among those wanting to lose weight in a short period of time. These "quick fixes" or "fad diets" cause their followers many disappointments, such as the following:

- disillusionment
- loss of money from purchasing products, equipment, and remedies
- unsuccessful weight loss
- weight gain with an increase of body fat

Fad diets fail because they are not generally nutritionally balanced, are unhealthy, and provide only a temporary solution to a permanent problem. They do not follow sound nutritional practices or change lifelong eating habits.

Weight control and weight loss in children and adolescents must be carefully monitored by physicians. Due to the rapid growth and development that occurs during these years, it is imperative that any weight loss programs for children and adolescents be prescribed and supervised. Effective diet plans that are prescribed and conducted under the supervision of registered dietitians and physicians provide the overweight individual with a much better chance at success.

Weight control and weight loss in children and adolescents must be carefully monitored by physicians.

EATING DISORDERS

Being underweight is not considered a serious problem unless it is associated with ***malnutrition***. It does cause an increased susceptibility to infection and prolongs recovery from an illness or infection. Two eating disorders often associated with underweight people are anorexia nervosa and bulimia nervosa.

Approximately one out of every one hundred individuals will have anorexia nervosa, and approximately 25 percent of all college-age individuals will be bulimic. Men develop these disorders as well as women but in smaller numbers. The exact cause of these disorders is unknown, but it appears that physiological, psychological, and environmental factors all play important roles in the development of the disorders.

Anorexia Nervosa

Anorexia nervosa is described as a condition in which normal eating habits are characterized by an intense fear of becoming fat. Anorexia usually starts in teenagers as a normal attempt to diet, but the weight loss continues

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In all cases of anorexia, the individual maintains a perception of being fat even after severe weight loss.

until the individual weighs 25 percent below her or his ideal body weight. The disorder also is characterized by an obsession with food and body size. Compulsive exercising is not uncommon. As the disorder progresses, other symptoms occur, including cessation of menstruation in women. Symptoms of malnutrition begin to appear such as low blood pressure, lowered heart rate, a decrease in metabolic rate, and tingling or sensations of coldness in the extremities (fingers and toes). Frequently, depression sets in. In all cases of anorexia, the individual maintains a perception of being fat even after severe weight loss.

A diagnostic description or definition of anorexia nervosa includes the following:

- An intense fear of becoming obese. As weight loss increases, the individual still sees himself or herself as fat.
- A disturbance of the person's body image. How they perceive themselves is not how they look.
- A weight loss of at least 25 percent of the ideal body weight.
- A refusal to maintain body weight above the ideal body weight.
- No physical signs of illness.

Bulimia

Bulimia nervosa, also known as ***bulimia***, is an eating disorder characterized by cycles of binge eating, often the consumption of 5,000 to 6,000 calories per episode, followed by purging through the use of laxatives or vomiting. Bulimia cases can range from mild to severe. Purging may occur infrequently, or it may occur as many as ten or more times a day.

Anorexia nervosa has been identified for more than a century; however, bulimia only has been known by professionals since the early 1970s. For an individual to be diagnosed with bulimia, the condition must be characterized by three of the following:

1. consumption of high caloric foods
2. inconspicuous eating during the binge
3. after the binge eating, one or more of the following occur:
    - abdominal pain
    - individual falls asleep
    - self-induced vomiting occurs
4. repeated attempts to lose weight
5. weight fluctuations of ten or more pounds

Bulimia episodes are not due to a physical disorder. The episodes may begin as an attempt to control weight. They originally may appear to be an easy way to overeat yet not gain extra pounds. The individual is aware of her or his abnormal eating habits and fears not being able to stop or having no control. He or she is often in a depressed mood following the eating episodes. Once caught in the cycle, the person's thoughts about the disorder become more and more prominent, often affecting personal relationships. It often is difficult for the individual to seek help once caught in the cycle because guilt and depression set in along with shame and a sense of helplessness.

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The physical effects of bulimia can become quite serious. The frequent vomiting can cause damage to tooth enamel as well as to the lining of the esophagus and the throat. Kidney problems are often a result as well as seizures. Electrolyte imbalances typically occur with those cases that are severe. Electrolyte imbalances that are severe result in cardiac problems.

Baryophobia

Baryophobia is a relatively new disorder that is associated with a poor growth rate in children. Baryophobia means a fear of becoming heavy. It is typically caused by a child's parents underfeeding the child in an attempt to avoid obesity or heart disease that might develop later in life. The child may follow the same low-fat, low-cholesterol, low-calorie diet as her or his parents resulting in a lack of necessary nutrients, thus causing a poor growth rate.

Causes of Eating Disorders

As stated previously, the exact causes of eating disorders are unknown, but physiological, psychological, and environmental factors are all believed to play an important role. Less is known about the physiological factors than the other two. It is believed that inherited dispositions, such as mood swings, contribute to bulimia. There is evidence that a relationship exists between victims of bulimia and bulimic-related anorexia victims and blood relatives who have problems with alcohol or who suffer from depression.

The psychological factors receive more attention as the prominent cause of eating disorders. Many believe that eating disorders are a result of an attempt for individuals to gain control over their lives. As children, the victims appear to have been model children. They are intelligent and have high personal standards as well as high expectations from their families. In their efforts to please others, they may lack self-esteem and have problems with assertiveness. Depression is not uncommon.

Many believe that eating disorders are a result of an attempt for individuals to gain control over their lives.

The environmental factors affecting eating disorders can be seen and heard almost everywhere. There is an excessive emphasis in our society for people to be thin. This pressure seems to be directed more toward women than toward men. Increasingly, teenage girls resort to unhealthy fad diets and/or purging to lose weight and make their bodies conform to what they perceive are society's expectations. These attempts to conform often get out-of-hand and lead to eating disorders.

Treatment of Eating Disorders

The first step toward overcoming an eating disorder is for the affected person to admit that there is a problem. Appropriate medical help should be sought. Medical help is available from crisis intervention services, hospi-

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tals, physicians, and weight-control services. Psychotherapy also may be necessary to overcome problems with self-esteem and the underlying psychological problems that may have prompted the disorder. In addition to medical treatment and psychotherapy, supplemental information related to nutrition education, food selection, and eating habits disseminated through literature and group discussions are necessary.

GRADES 7 & 8

Notes

- Display transparency 2C1, Factors that Influence Weight. Instruct students to use critical thinking and semantic-mapping skills to identify the many factors that affect weight control. Tell students to add as many extended circles as they need. Have a volunteer write students' ideas on the transparency. Lead students in analyzing their semantic maps and determining which of the factors are interrelated. Have the volunteer use connecting lines to identify those factors that are interrelated.

- Instruct students to use library reference materials to research the different types of fad diets. Some examples of types of fad diets include diet candies, fasting, liquid protein diets, low-carbohydrate/high-protein diets, diet pills, and single-food diets. Ask students to identify the problems, health hazards, and risk of failure for these fad diets. Have the students design a "warning" poster for the type of fad diet that they researched.

- Have students use a dictionary and other resources to define the following terms:

  ectomorph
  diet
  hypertension
  anorexia nervosa
  bulimia nervosa
  behavior modification
  mesomorph
  self-image
  fad diets
  baryophobia
  obesity
  endomorph
  basal metabolism
  eating disorders
  binge eating
  underweight

  After each definition, students should write a short explanation of the term's relationship to weight control.

- Invite the school cafeteria manager to speak to the class on the low-fat, low-calorie foods that are offered to students through the School Lunch and School Breakfast programs. In advance, ask the cafeteria manager to bring copies of school menus for students to examine. QUESTIONS: Who develops the school menus? What factors are taken into consideration prior to preparing the menus? How far in advance are the menus prepared?

GRADES 9 & 10

- Instruct students to use library reference materials to research eating disorders including anorexia nervosa, bulimia nervosa, and binge eating. Instruct students to be prepared to share the information they gathered with the class. Use transparency 2C2, Questions Concerning Eating Disorders, to assist students in their research.

Notes

- Divide the class into small cooperative learning groups. Lead students to brainstorm factors that affect weight control and to determine whether the factors are physiological, psychological, social, or environmental. Ask a representative from each group to share the group's response with the class and to record the information on the board.

- Display transparency 2C3, Tips to Healthy Weight Control. Encourage students to suggest additional tips that could be added to the list. Instruct each student to design a poster on healthy weight control that will be displayed in the hallways and the school cafeteria.

- Instruct each student to write an article for the school newspaper on the dangers of fad diets. Have students share their articles with the class and select several to be submitted to the school newspaper editor.

GRADES 11 & 12

- Lead a class discussion on caloric density. Explain that *caloric density* is the relationship of the number of calories per gram of weight in a given food. For example, fats contain 9 calories per gram while protein and carbohydrates contain 4 calories per gram. QUESTIONS: What is the relationship between caloric density and weight control? What basic knowledge about caloric density do people need to be able to control their weight without having to memorize the calorie content of all the foods they eat?

- Have students select and research a fad diet or a weight-loss program. Instruct students to write a one-page paper evaluating the diet (or program) for nutritional value, possible side effects, dangers, selling points, and other factors. Ask some students to report their findings to the class.

- Invite a representative from a medically-supervised weight-loss program to speak to the class on healthy weight loss. These programs are sponsored by hospitals and consist of patients working under the close supervision of physicians and dietitians. Instruct students to prepare questions prior to the speaker's arrival.

- Lead a class discussion on nutrition and good health. Have students prepare a plan for healthy eating and exercise for a teenager for one week. Display transparencies 2C4, Food Guide Pyramid, and 2C5, A Pattern for Daily Food Choices, to assist students in preparing their plans. This strategy could be expanded by having students prepare a plan for healthy eating and exercise for all age groups for one week. See Unit 2, Module D for additional information on human nutrition.

ANY GRADE

Notes

- Have students choose and research an eating disorder. Their research should include the causes of the disorder, its physical symptoms, and damaging effects. Instruct students to write an article for the school newspaper and include the above information. To make the article of more interest, encourage students to include information on famous people (for example, musicians, actors, or athletes) who have had eating disorders.

- Invite a representative from a hospital, clinic, or treatment center to discuss the facts about eating disorders. Guide students in preparing questions prior to the arrival of the representative. QUESTIONS: What eating disorder(s) does the hospital, clinic, or treatment center treat most often? What are the typical characteristics of the individuals treated? How long do most patients stay at the hospital, clinic, or treatment center?

- Lead a class discussion on weight control and safe health practices. Instruct students to write a feature article for a teen magazine on weight control. Have them include pertinent information on safe health practices for losing weight and gaining weight. QUESTIONS: When on a weight loss program, how many pounds should an individual lose per month? Are most fad diets healthy? If on a weight gain program, how many pounds should an individual gain per month? What is the healthiest way to gain weight?

- Invite a fitness expert to speak to the class on exercise and physical fitness. In advance, ask the speaker to demonstrate exercises that promote weight loss and physical fitness.

- Divide the class into cooperative learning groups. Create a situation in which a friend has the symptoms of an eating disorder. Have each group role play the situation for the class, indicating how they would deal with the issue and encourage their friend to seek some type of help.

- Have one of the school's athletic coaches talk to the class and discuss his or her influence on team members gaining or losing weight. Guide students in preparing questions prior to the speaker's arrival. QUESTIONS: Does the athletic program stress fitness? What long-term health problems do athletes typically have? Why? What health benefits does your program provide?

DIRECTIONS: Use the following calculation to figure approximately how many calories your body requires daily to maintain its present weight.

1. Find your weight in kilograms by dividing your weight in pounds by 2.2.

Weight in pounds ________ ÷ 2.2 =

Weight in kilograms ________

2. Estimate your basal energy needs. If you are a female, multiply your weight in kilograms by 22. If you are a male, multiply your weight in kilograms by 24.

Female: Weight in kilograms ________ x 22 =

Male: Weight in kilograms ________ x 24 =

________ **#2**
basal energy needs

3. Estimate the percent of basal calories required for your usual activity level by calculating a percentage of your basal energy needs (#2). The activity levels are as follows: very sedentary–20 percent; sedentary–30 percent; moderately active–40 percent; very active–50 percent.

________ x ______% =
answer to #2 activity level

% of basal calories ________ **#3**

4. Add your answers to #2 and #3.

________ + ________ =
answer to #2 answer to #3

________ **#4**

5. Calculate 10 percent of your answer to #4 to determine the *thermic effect of food* (energy expended to digest and absorb nutrients from food).

________ x 10% =
answer to #4

thermal effect of food ________ **#5**

6. Add your answers to #2, #3, and #5 to determine your daily energy need.

answer to #2 ________
answer to #3 + ________
answer to #5 + ________

daily energy need = ________ **calories**

DIRECTIONS: Review information related to weight control by completing the following activity. Use complete sentences.

1. Identify and describe the various psychological factors that shape food consumption patterns.

2. Explain what fad diets are, why they fail, and some of the disappointments their followers may have.

3. What are the differences between anorexia nervosa and bulimia nervosa?

4. Identify and describe the three body types that may influence a person's individual weight.

5. How does one overcome an eating disorder?

6. What are the social and environmental factors that may affect weight control?

DIRECTIONS: The following statements are related to weight. Fill in each blank using the scrambled words. When all words are unscrambled, use the circled letters and unscramble them to fill in the blank for the summary statement at the end of the activity.

1. A diet composed of the various nutrients that a particular body needs for growth, development, repair, and the regulatory processes is called a(n) AUDQATEE TIDE.

   _ _ _ _ _ _ ○ _   _ _ _ _

2. The body type characterized by heavy muscles and bones, an athletic appearance, and moderate length limbs is called a SROHEMPOM.

   _ _ _ ○ _ _ _ _ _

3. The inner picture of how a person thinks he or she looks to others is called LSEF EMIGA.

   _ ○ _ _ – _ _ _ _ _

4. A condition in which normal eating habits are characterized by an intense fear of becoming fat is called RXIAEANO VASNREO.

   _ _ _ ○ _ _ _ _   _ _ _ _ _ _ _

5. A relatively new disorder associated with a poor growth rate in children is called PYABROIOHBA.

   _ _ _ _ ○ _ _ _ _ _ _

6. The body type with a slight frame, relatively long arms and legs, and small bones is called a(n) HTORECMPO.

   ○ _ _ _ _ _ _ _ _

7. The individual with a heavy body build characterized by roundness and softness especially in the abdomen region is known as the PONEDHROM type.

   ○ _ _ _ _ _ _ _ _

Summary Statement:

○○○○○○○

Weight ______________ refers to the successful balance of food intake and energy exertion needed to maintain one's weight at an ideal level.

DIRECTIONS: Indicate whether each statement is true or false by placing a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

TRUE	FALSE	STATEMENT
		1. Breads and cereals should not be eaten if one is watching her or his weight because they are fattening.
		2. The use of laxatives and diuretics is not a good way to lose unwanted pounds
		3. A baked potato is higher in calories than the average container of fruit yogurt.
		4. Weight loss of more than two pounds per week is not recommended.
		5. Many high-protein foods contain significant amounts of fat which makes them higher in calories than many other foods.
		6. Diet pills help one lose weight because they do not let the calories one eats turn into fat.
		7. Eating lots of grapefruit burns calories.
		8. A person who weighs 10 percent below the average for his or her height, bone structure, and weight is considered anorexic.
		9. Gelatin is an excellent source of protein.
		10. Carbohydrates have fewer calories per gram than fats.

DIRECTIONS: You are an advice columnist for the school paper. The following are letters you receive from some of your fellow students. After reading the letters, write your advice or response in the spaces provided.

Dear Cristina,

My best friend is displaying behavior that is disturbing to me. She is 5' 4" tall and weighs about 110 pounds. She has been on many fad diets during the last year, but she really hasn't lost any weight. She talks constantly about food and eats at least two candy bars a day. She doesn't gain weight either, but talks about how fat she is. She has been very moody lately and very depressed. We ate lunch together the other day, and she ate three hamburgers, two orders of fries, and two fried pies. Right after that, she got really upset with herself for having eaten that much, ran to the bathroom, and began vomiting. This isn't the first time this has happened. I tried to talk to her about why she was sick, and she told me to leave her alone. She said there was nothing wrong with her and for me to mind my own business. We discussed weight control and eating disorders in my Individual and Family Life class last week, and I think my friend has an eating disorder. What should I do?

Signed,
Worried

Dear Worried,

Cristina

Dear Chris,

My friend has really gained a lot of weight since we were in elementary school. Both of his parents are large people and this doesn't seem to bother my friend or his parents. Lots of the kids in school make fun of him because he is so large. In fact, he overheard a group of them say something about him the other day and it really upset him. He even asked me if I was embarrassed to be seen with him because of his weight. He told me that he would really like to shed a few pounds but really didn't know how to start. I don't know either. What advice can you give my friend and me?

Signed,
Concerned Friend

Dear Concerned Friend,

Chris

Factors that Influence Weight

Physiological

Psychological

Social and Environmental

QUESTIONS CONCERNING EATING DISORDERS

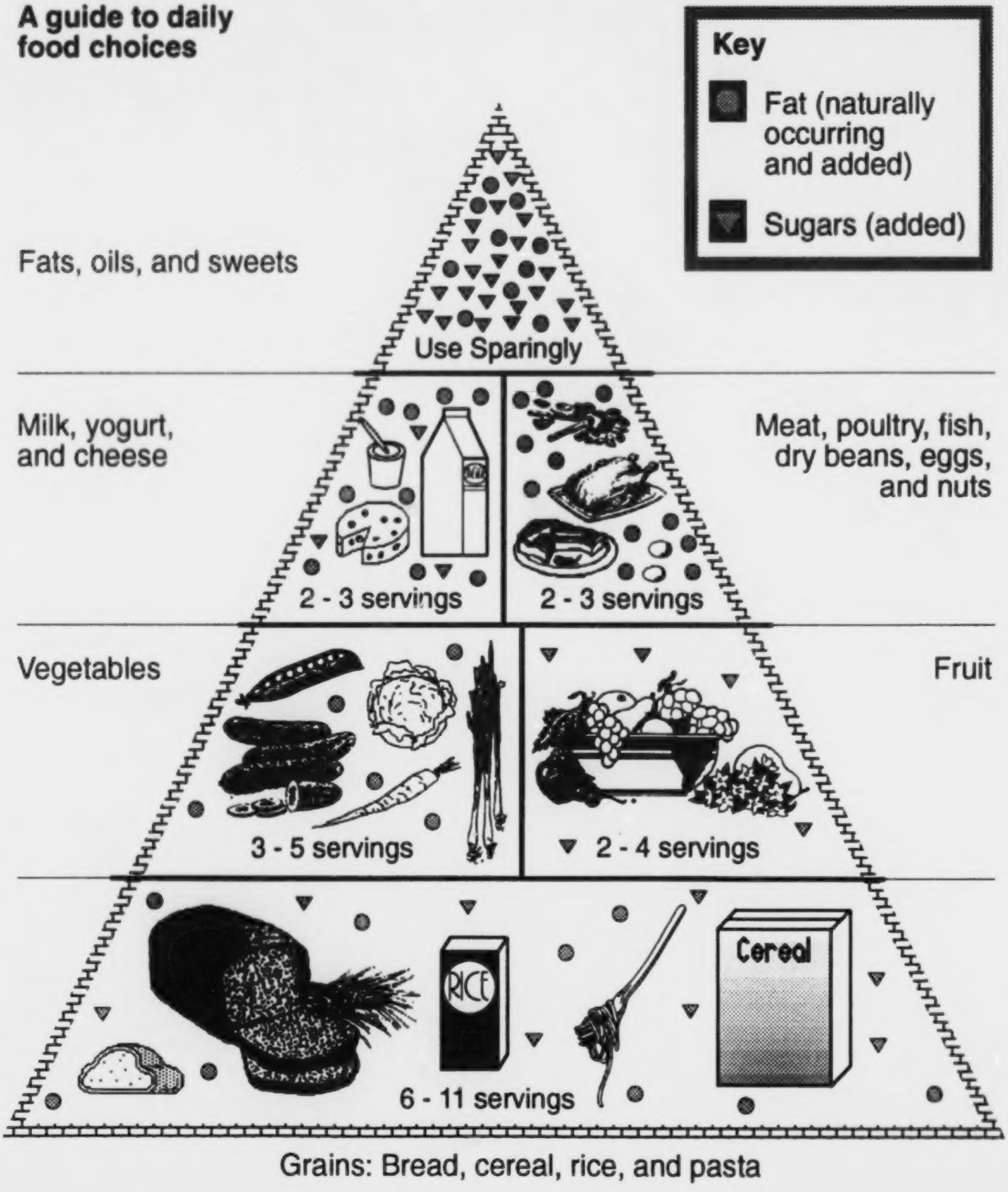
- ? What is the major cause of eating disorders?
- ? When did these disorders begin to appear?
- ? Are both men and women affected by these disorders?
- ? What is the difference between anorexia nervosa and bulimia nervosa?
- ? Do some young people have a combination of the two eating disorders?
- ? How dangerous can the eating disorders be to the individual?
- ? What are the symptoms of anorexia nervosa and bulimia nervosa?
- ? What are the damaging effects of anorexia nervosa and bulimia nervosa?
- ? What are the treatments for anorexia nervosa and bulimia nervosa?

Tips to Healthy Weight Control

- *Drink six to eight glasses of water a day.*
- *Eat a wide variety of foods.*
- *Concentrate on eating a nutritionally-balanced diet, not on how much you weigh.*
- *Exercise four to five times a week to lose weight, and three to four times a week to maintain weight.*
- *Do not eat while doing other activities such as playing cards or watching television.*
- *Limit fried foods, and learn to prepare food by broiling, boiling, or baking.*
- *Increase fiber intake by eating more fresh fruits and vegetables.*
- *Do not link weight loss to a special event such as the prom or vacation.*
- *Weigh only once a week.*
- *Do not skip meals.*
- *Eat fruits or vegetables to keep from getting too hungry.*

Food Guide Pyramid

A guide to daily food choices


Key
● Fat (naturally occurring and added)
▼ Sugars (added)
Fats, oils, and sweets
Use Sparingly
Milk, yogurt, and cheese
2 - 3 servings
Meat, poultry, fish, dry beans, eggs, and nuts
2 - 3 servings
Vegetables
3 - 5 servings
Fruit
2 - 4 servings
RICE
Cereal
6 - 11 servings
Grains: Bread, cereal, rice, and pasta

Adapted from: "The Food Guide Pyramid," Home and Garden Bulletin No. 252, United States Department of Agriculture Human Nutrition Information Service.

A Pattern for Daily Food Choices

Food Group	Suggested Daily Servings	One Serving Equals...
Milk, Yogurt, and Cheese	✦ 2 servings for adults ✦ 3 servings for children ✦ 4 servings for ages 11 to 24 ✦ 4 servings for women who are pregnant or breastfeeding	✦ 1 cup of milk ✦ 8 ounces of yogurt ✦ 1 1/2 ounces of natural cheese ✦ 2 ounces of process cheese
Meat, Poultry, Fish, Dry Beans and Peas, Eggs, Nuts, and Seeds	✦ 2 to 3 servings from the entire group	✦ Amounts should total 5 to 7 ounces of cooked lean meat, poultry, or fish a day. Count 1 egg, 1/2 cup cooked beans, or 2 tablespoons peanut butter as 1 ounce of meat.
Vegetables	✦ 3 to 5 servings from the entire group (Include all types regularly; use dark-green leafy vegetables and dry beans and peas several times a week.)	✦ 1/2 cup of cooked vegetables ✦ 1/2 cup of chopped raw vegetables ✦ 1 cup of leafy raw vegetables, such as lettuce or spinach
Fruit	✦ 2 to 4 servings from the entire group.	✦ a whole fruit such as a medium apple, banana, or orange ✦ a half grapefruit ✦ a melon wedge ✦ 3/4 cup of juice ✦ 1/2 cup berries ✦ 1/2 cup cooked or canned fruit ✦ 1/4 cup dried fruit
Breads, Cereals, Rice, and Pasta	✦ 6 - 11 servings from the entire group (Include several servings of whole-grain products daily.)	✦ 1 slice of bread ✦ 1/2 hamburger bun or english muffin ✦ a small roll, biscuit, or muffin ✦ 3 to 4 small or 2 large crackers ✦ 1/2 cup cooked cereal, rice, or pasta 1 ounce of ready-to-eat breakfast cereal
Fats, Oils, Sweets, and Alcoholic Beverages	✦ Use Sparingly	✦ Avoid too many fats and sweets. ✦ Drinking alcohol is illegal for any person under the age of 21.

Adapted from: "Preparing Foods and Planning Menus," Home and Garden Bulletin No. 232-8, United States Department of Agriculture Human Nutrition Information Service, U.S. Government Printing Office: Washington, D.C.

2C1

Notes

Answers will vary.

2C2

1. Food fulfills the need for security and relieves the tensions and anxieties brought on by hunger. Many people use food in an attempt to satisfy their feelings of anxiety, anger, boredom, or loneliness. Anxious parents or caregivers who give too much food to an infant, or parental attitudes toward food, exert a strong lifetime influence on a person's eating habits. Food is often used as a reward by parents or caregivers. If used frequently, this method can lead to a dependence on food as a source of comfort.

2. Fad diets are quick fixes for those wanting to lose weight in a short period of time. These diets fail because generally they are not nutritionally balanced, are unhealthy, and provide only a temporary solution to a permanent problem. Followers of fad diets face the following disappointments: disillusionment, loss of money from purchasing products, equipment, remedies, unsuccessful weight loss, and weight gain with an increase of body fat.

3. *Anorexia nervosa* is a condition in which normal eating habits are characterized by an intense fear of becoming fat. The definition includes the following: an intense fear of becoming obese, a disturbance of the person's body image, a weight loss of at least 25 percent of the ideal body weight, a refusal to maintain body weight above the ideal body weight, and no physical signs of illness. *Bulimia nervosa*, on the other hand, is an eating disorder characterized by cycles of binge eating followed by purging through the use of laxatives or vomiting. For an individual to be diagnosed with bulimia, the condition must be characterized by three of the following: 1) consumption of high caloric foods; 2) inconspicuous eating during the binge; 3) after the binge eating, one or more of the following occur: abdominal pain, individual falls asleep, and self-induced vomiting occurs; 4) repeated attempts to lose weight; and 5) weight fluctuations of ten or more pounds.

4. *ectomorph* - slight frame, relatively long arms and legs, and small bones
   mesomorph - heavy muscles and bones and moderate length limbs
   endomorph - individual with a heavy body build characterized by roundness and softness especially in the abdominal region.

5. The first step toward overcoming an eating disorder is for the affected person to admit that there is a problem. Appropriate medical treatment should be sought. Psychotherapy also may be necessary to overcome problems with self-esteem and the underlying psychological problems that may have prompted the disorder.

6. Some factors may include dietary patterns, work habits, recreational lifestyles, and eating habits of friends and co-workers.

Notes

2C3

1. adequate diet
2. mesomorph
3. self-image
4. anorexia nervosa
5. baryophobia
6. ectomorph
7. endomorph

Summary Statement:

Weight CONTROL refers to the successful balance of food intake and energy exertion needed to maintain one's weight at an ideal level.

2C4

1. False
   Complex carbohydrates have 4 calories per gram just like protein, but with very little fat. Research studies have shown that the body uses more energy (calories) to metabolize carbohydrates than is used to metabolize fat. Intake of complex carbohydrates is highly recommended for weight loss.
2. True
3. False
   Fruit yogurt contains approximately 180 calories. A plain baked potato contains approximately 90 calories.
4. True
5. True
6. False
   Diet pills are appetite suppressors—they send signals to the brain that the stomach is full and reduce the amount of food one consumes.
7. False
   Grapefruit is a nutritious fruit that is a good source of vitamin C. No food can "burn" calories.
8. False
   A person who weighs 25 percent below the average for his or her height, bone structure, and weight; has an intense fear of becoming obese; refuses to maintain body weight above the ideal body weight; and has no physical signs of illness, is considered anorexic.
9. False
   Gelatin is an incomplete protein and must be combined with other protein sources in order to provide the nine essential amino acids needed by the body.
10. True

2C5-2C6

Answers will vary.

Notes

UNIT 2

Module D

Human Nutrition

Take time to read between the lines.

Adolescents often are placed at a nutritional risk. Today's adolescents have assumed an increased responsibility for purchasing and preparing food for themselves as well as their families, often without sufficient knowledge to make healthy food choices. Because habits originating during the adolescent years often persist into adulthood and because risk factors for chronic diseases exist among many adolescents, nutrition education must be focused on this vulnerable age group.

As a teacher, your interaction with students can play an important role in instilling accurate nutrition information and lifetime healthful nutrition habits. This module has been developed to assist you in teaching nutrition education that is relevant to the needs and interests of your students. This module also will assist you in focusing on the relationship between food related behaviors and their effect on immediate as well as long-term health.

Nutrition is the foundation for good health and the connection the body has to the food eaten. The study of nutrition is a science devoted to the relationship of growth, development, and overall health to the intake of nutrients.

The study of nutrition is a science devoted to the relationship of growth, development, and overall health to the intake of nutrients.

Food is the way in which the body obtains nourishment. The nutrients that the body gets from food not only enable the body to work, but also supply it with building blocks for growth and development of bones and tissue, supply energy for work and play, and provide other nutrients that enable the body to perform all of its important functions.

Energy is the body's capacity to do work. Energy is measured by kilocalories. A ***kilocalorie*** represents the amount of energy needed to raise

Notes

the temperature of 1,000 grams (1 kilogram) of water 1°C. However, to simplify the counting of kilocalories, the word calorie is used. One kilocalorie equals 1,000 calories. Energy relates to the body's requirement for calories to maintain life.

A pound of weight represents 3,500 calories. Teenage girls need a caloric intake of 2,000 to 2,400 calories per day while teenage boys need from 2,500 to 3,000 calories per day. These figures represent the amount needed to maintain body weight. To lose weight, a person must lower his or her caloric intake while maintaining a balanced diet. If the caloric intake is greater than the amount the body uses, the excess is stored in the body as fat.

THE NUTRIENTS

A balanced diet that incorporates appropriate amounts of the six essential nutrients, as well as recommended servings from the food groups (meat, milk, fruits, vegetables, and bread) is necessary.

No one food contains all of the nutrients necessary for the body to function effectively; therefore, a balanced diet that incorporates appropriate amounts of the six essential nutrients, as well as recommended servings from the food groups (meat, milk, fruits, vegetables, and bread) is necessary. Individuals should choose foods of high nutrient density rather than foods with empty calories. Foods that are ***nutrient dense*** are foods that are excellent sources of essential nutrients with few, if any, empty calories. ***Empty calorie foods*** refer to foods that provide calories or energy but little or no nutritive value. The six essential nutrients include the following:

- Carbohydrates
- Fats
- Proteins
- Vitamins
- Minerals
- Water

Carbohydrates

Carbohydrates furnish most of the energy that is needed by the body to move, perform work, and live. They provide 4 calories per gram. Carbohydrates also help the body use fats efficiently and provide fiber to the body. If the amount of carbohydrate is insufficient, the body will get its energy from its protein and fat resources. This keeps protein from performing its other more important functions. The three forms of carbohydrates include the following:

- sugars (simple carbohydrates)
- starches (complex carbohydrates)
- cellulose (complex carbohydrates)

About half of the energy that carbohydrates supply comes from sugars while the other half comes from starches. Cellulose (also known as fiber) cannot be digested by the body; therefore, it provides no energy. Carbohydrates can be classified into three categories: monosaccharides, disaccharides, and polysaccharides.

Notes

Monosaccharides are the simplest form of carbohydrates. The monosaccharides are glucose, fructose, and galactose. Monosaccharides can be found in the following:

- ***Glucose*** is found in fruits, corn, and corn syrup. It also is the byproduct formed after the more complex carbohydrates have completed the digestion process. Glucose gives energy to the body and is stored in the liver and muscles as glycogen. It also is known as blood sugar.
- ***Fructose*** is found in honey and fruit. It is known as the sweetest of sugars and most concentrated.
- ***Galactose*** is not found in nature, but is one of the two monosaccharides available after the breakdown of lactose (milk sugar).

Disaccharides are double sugars. Disaccharides include sucrose, maltose, and lactose. During the digestion process, disaccharides are broken down into monosaccharides or simple sugars, so that they can be absorbed and used by the body. Disaccharides can be found in the following:

- ***Sucrose*** is a cane or beet sugar and is found in table sugar, brown sugar, and confectioner's sugar.
- ***Maltose*** is malt sugar and is found in sprouting cereal grains and used in breads and cereals.
- ***Lactose*** is the sugar found in milk and milk products.

Polysaccharides are the most complex carbohydrates. They include starch, dextrins, cellulose, and glycogen. Polysaccharides can be found in the following:

- ***Starch*** is the most abundant polysaccharide. It can be found in roots, legumes, grains, and vegetables.
- ***Dextrins*** are the byproducts of the breakdown of starches. Corn syrup, peanuts, and honey are examples of dextrins. The word dextrin appears on some food labels. It is used as a thickening agent in certain foods.
- ***Cellulose*** is commonly referred to as fiber or roughage. It is the fibrous material found in plants. Sources of cellulose include vegetables, fruits, and whole grain cereals.
- ***Glycogen*** is the storage form of carbohydrates and is the most readily available source of energy. Glycogen must be converted to glucose before it can be utilized by the body.

Cellulose, or fiber, is from the parts of plants that the human body cannot digest. Fiber also may be called roughage. Fiber provides bulk in the diet that cannot be digested by the body. It helps promote normal waste elimination.

Fiber provides bulk in the diet that cannot be digested by the body. It helps promote normal waste elimination.

Fiber is generally classified into two categories: soluble and insoluble. Soluble fiber is dissolvable in water and may help control diabetes and lower blood cholesterol levels in some people. Soluble fiber is found in some fruits, beans, and oat bran. Insoluble fiber helps move food through the digestive tract. It aids in the prevention of colon and rectal cancer, helps prevent constipation, and helps control diverticulosis (an inflammation of the intestinal wall). Sources of insoluble fiber include fruits, vegetables, wheat and whole bran, and some beans.

Notes

Fats

Fats are another important source of energy needed and used by the body. While carbohydrates and proteins provide 4 calories per gram, fats provide 9 calories per gram. The functions of fat in the body include the following:

- provide energy
- transport and absorb fat-soluble vitamins
- cushion vital organs in the body
- comprise part of the structure of body cells
- add flavor to foods
- satisfy appetites by delaying hunger
- insulate the body
- serve as protection for nerves and blood vessels

Fats and oils are the same substance. Fats that are liquid at room temperature are generally called oils. Fats and oils also are known as lipids. Fats can be found naturally in various foods including the following:

- milk and milk products
- nuts
- meat
- poultry
- fish

Fats used in food preparation come from plants and animals.

Fats also can be used in their pure form, such as cooking oils, for food preparation. Fats used in food preparation come from two sources: plants and animals. Examples of fats from plants include canola oil, corn oil, cottonseed oil, olive oil, peanut oil, safflower oil, sunflower oil, and tropical oils (coconut, palm kernel, and palm oils). Fats from animal sources include butter, hydrogenated animal shortening, and lard (fat made from hogs).

Recent studies have shown that saturated fats tend to raise blood cholesterol levels.

Fats can be broken down into three categories: polyunsaturated, monounsaturated, and saturated. Fats in foods are made from one of these categories or a combination of the categories. All fats contain hydrogen. The level of hydrogen determines the category to which the fats belong. Characteristics of the three categories include the following:

- ***Polyunsaturated*** fats have the least amount of hydrogen. They are the fats most desirable in a person's diet. Examples of polyunsaturated fats include corn oil, soybean oil, and safflower oil. Safflower oil contains the highest proportion of polyunsaturated fat.
- ***Monounsaturated*** fats or unsaturated fatty acids fall between saturated fats and polyunsaturated fats. Examples of monounsaturated fats include olive and canola oils.
- ***Saturated fats*** have as much hydrogen as they can hold. The saturated fats are solid at room temperature. Animal fat and tropical oils are the most saturated of fats. Saturated fats are in meats, butter, lard, coconut oil, whole milk, cream, and ice cream as well as in many processed foods such as chocolates and cheeses. Saturated fat is most often used in convenience baking mixes. Recent studies have shown that saturated fats tend to raise blood cholesterol levels.

Hydrogenation is the solidification of oils and soft fats into semi-solids. Hydrogenation also increases the amount of saturated fat because it increases the amount of hydrogen in the fat. Hydrogenating a polyunsaturated oil changes it into a monounsaturated or even a saturated fat depending upon the degree of hydrogenation.

Notes

Cholesterol. Emphasis has been given to cholesterol in recent years. ***Cholesterol*** is an odorless, soft, waxy, fat-like substance that is produced by the body. Cholesterol also can be found in foods of animal origin including egg yolks, lard, butter, liver, and meat. In the body it covers nerve fibers, aids in the transport of fatty acids, and is a precursor to vitamin D. Cholesterol is an essential component of structural membranes of the body such as brain and nerve cells. There also is a high concentration of cholesterol in glandular tissues and in the liver where it is synthesized and stored. It travels through the body in the bloodstream in lipoproteins that are formed in the liver.

There are two types of lipoproteins that transport cholesterol through the body:

- low-density lipoprotein (LDL)
- high-density lipoprotein (HDL)

Blood cholesterol levels are influenced by diet, weight, and physical activity.

Low-density lipoproteins (LDL) carry cholesterol from the liver to the body but do not return the cholesterol to the liver. Therefore, the cholesterol remains in the arteries and can cause a buildup in the artery walls. This buildup contributes to coronary heart disease. ***High-density lipoproteins (HDL)*** clear excess cholesterol from the arteries and carry it back to the liver where it is processed and removed from the body. LDLs often are referred to as being "bad" because of their inability to remove cholesterol from the bloodstream. HDLs often are called "good" because of their ability to prevent cholesterol and fat deposit buildup in the artery walls.

Cholesterol is measured in milligrams per deciliter (mg/dl) of blood. The National Heart, Lung, and Blood Institute classifies blood levels of cholesterol in the following categories:

- Desirable – 200 mg/dl or less
- Borderline High – 200 to 239 mg/dl
- High – 240 mg/dl and higher

An increased level of blood cholesterol means that the risk of developing coronary heart disease increases. Blood cholesterol levels are influenced by diet, weight, and physical activity. Other factors that influence cholesterol levels, over which an individual has no control, include genetic factors, gender, and age.

The National Cholesterol Education Program recommends that teen diets should contain no more than 30 percent of total calories from fat, with less than 10 percent from saturated fat.

The human body produces all of the cholesterol it needs. Cholesterol need not be supplied in the diet. However, on the average, Americans eat 350 to 450 milligrams of cholesterol daily. The National Cholesterol Education Program recommends that teen diets should contain no more than 30 percent of total calories from fat, with less than 10 percent from saturated fat. The

Notes

desired level of cholesterol intake for this age group should be less than 300 milligrams per day.

Cholesterol presents a problem only when there is too much of it in the body. Foods that are low in cholesterol or that contain no cholesterol include the following:

- egg whites
- fruits
- vegetables
- bread

Proteins

The amount of protein needed by an individual is influenced by age, body size, physical state, and the quality of the proteins ingested.

Protein in the body is needed for the growing and forming of new tissue; maintaining and repairing body tissues; forming hormones, antibodies, and enzymes; providing energy; and regulating bodily processes. If there are not enough carbohydrates and fats supplied by a person's diet, proteins will be used for energy first, then for growth and maintenance.

When the body digests protein, it is converted to ***amino acids***. These can be found in every cell of the body. Amino acids can be broken down into two categories: essential and nonessential. ***Essential amino acids*** are those that must be provided in a person's diet because the body cannot produce them sufficiently to meet the body's needs. The other amino acids called ***nonessential amino acids*** can be produced by the body in adequate amounts and do not need to be added to the diet.

The amount of protein needed by an individual is influenced by several factors. These factors include age, body size, physical state, and the quality of the proteins ingested. Because they are growing, infants, children, and adolescents require more protein per pound of body weight than adults. Following an injury, a person may need to increase his or her intake of protein to aid in the repair of body tissues.

Protein is provided by both plant and animal sources. Animal food products are the best sources of proteins because they supply all of the essential amino acids needed by the body. Because they supply all of the essential amino acids needed by the body, they are called ***complete proteins***. Sources of complete proteins include meat, milk, cheese, eggs, poultry, and fish.

Plant food products may supply many amino acids, but they do not contain all of the necessary amino acids. Plant food products are considered ***incomplete proteins***. Plant food products include cereals from various grains, vegetables, fruits, legumes (dried beans and peas), and nuts. Individuals who choose not to eat animal protein must eat other foods or combinations of foods that will provide adequate protein in their diet.

It is possible to combine two incomplete protein products in the right amounts to produce the equivalent of complete protein, thus providing the diet with adequate protein. Example combinations of foods with incomplete proteins that produce the equivalent of complete proteins include the following:

- legumes and rice
- peanut butter sandwich
- tortilla with beans and cheese
- milk and cereal

A lack of adequate protein in the diet can result in loss of weight, fatigue, or lack of energy. Growth in children and adolescents may be stunted if the deficiency persists for any length of time.

If a diet consists of too much protein, the excess is converted to fat and stored in the body. Protein cannot be converted back into amino acids that can be used by the body. Protein, unlike carbohydrates and fats, cannot be stored for later use, but must be replenished daily. It should be consumed at each meal with breakfast being the most important.

Vitamins

Vitamins are organic compounds necessary in small amounts in the diet for normal growth, maintenance of health, and reproduction. Vitamins help the body convert carbohydrates and fat into energy as well as assist in the formation of bones and tissues. Vitamins must be provided from the diet because the body cannot produce them or cannot produce the quantity necessary. Eating a well-balanced diet typically provides the right amount of vitamins necessary for normal body functions.

Notes

Vitamins must be provided from the diet because the body cannot produce them or cannot produce the quantity necessary.

Vitamins are soluble in either fat or water. ***Fat-soluble vitamins*** can be readily stored in the body. ***Water-soluble vitamins*** are not stored in the body. They need to be replenished daily through food because they are constantly used and washed out of the body through sweat and urine.

A routine vitamin supplementation is generally not necessary unless a person's diet is chronically poor, unbalanced, or is composed of unenriched and unfortified foods. Individuals in the following four categories may require vitamin supplements:

- pregnant women
- elderly people who are not eating well
- alcoholics
- those with gastrointestinal malabsorption problems

In most circumstances, vitamins taken in excess are valueless. Too much of vitamins A and D can cause the most trouble. Fat-soluble vitamins that are not used by the body are stored in fat, making a buildup of the excess more likely and more toxic. Water-soluble vitamins not used by the body are excreted in the urine. This makes it less likely for them to build up and become toxic.

Notes

Fat-Soluble Vitamins. Fat-soluble vitamins include vitamins A, D, E, and K. The functions and sources of each include the following:

- ***Vitamin A*** (retinol) is responsible for night and color vision, growth of bones and teeth, and production of healthy skin. A vitamin A deficiency can cause the eyes to become sensitive to light, skin to become rough, and the body's immune system to become less effective. An extreme case of deficiency can lead to blindness. An excessive amount of vitamin A can be toxic and may cause headaches, fatigue, and nausea. Sources of vitamin A include dark-green and dark-yellow vegetables, fruits, egg yolks, whole milk, liver, butter, and fish oils.

- ***Vitamin D*** (calciferol) contributes to normal growth and development, provides support for normal bone mineralization, and aids in the absorption of calcium and phosphorus. Vitamin D does not occur naturally in many foods, but is found in liver, fish liver oils, fish filets, and egg yolks. Several foods are commonly fortified with vitamin D including milk. When skin receives direct exposure to sunlight, the body also can obtain vitamin D.

  A diet deficient in vitamin D keeps the body from synthesizing calcium and phosphorus. In severe cases, vitamin D deficiencies cause rickets in infants, young children, and adolescents during periods of rapid growth rate. Osteomalacia is a deficiency in adulthood. ***Rickets*** is characterized by the malformation of bones, bowed legs, profuse sweating, and delayed tooth development. ***Osteomalacia*** is characterized by softening bones, bowed legs, rheumatic-type pain, and general weakness. A diet that contains too much vitamin D can result in a toxic condition that causes nausea, diarrhea, loss of weight, and in more severe cases, lung and kidney damage as well as bone damage.

In severe cases, vitamin D deficiencies cause rickets in infants, young children, and adolescents during periods of rapid growth rate.

- ***Vitamin E*** (alpha tocopherol) protects cells from oxidation. It is added to other foods to reduce or slow spoilage. Sources include vegetable oils, wheat germ, vegetables, meat, butter, egg yolks, green leafy vegetables, and fish liver oils. A vitamin E deficiency may cause anemia and muscle damage. Toxicity can cause hypertension and can interfere with vitamin K activity.

- ***Vitamin K*** (menaquinone and phylloquinones) is necessary for blood clotting. The relationship between the vitamin and blood clotting was first discovered by a Danish researcher. The K represents the Danish spelling of coagulation, which is koagulation. A deficiency in vitamin K can occur when an individual takes antibiotics or has some sort of severe fat malabsorption. The best sources of vitamin K include green leafy vegetables, green vegetables such as broccoli and peas, liver, cheese, and eggs.

Water-Soluble Vitamins. Water-soluble vitamins include vitamin C and the B-vitamins. Their characteristics include the following:

- ***Ascorbic Acid*** (vitamin C) aids in the formation of hemoglobin, which is the substance in red blood cells, helps fight infections, aids in healing of wounds, aids in the formation and maintenance of collagen (a cementing material which holds body cells together), and aids in the absorption of iron and calcium. The best sources of vitamin C are fresh fruits and vegetables. Other good sources include citrus fruits, canteloupe, strawberries, leafy green vegetables, broccoli, cabbage, and green peppers.

Notes

- ***Thiamin*** (vitamin B_1) is necessary for cell respiration. The body has limited storage for thiamin, resulting in rapid turnover and a need for replenishment daily. Functions of thiamin include promoting a normal appetite, digestion, and a healthy nervous system; helping break down carbohydrates; and helping the body release energy from food. Sources of thiamin include pork and enriched cereals. It can be found in most foods except refined sugars, oils, and fats.

  A thiamin deficient diet can cause nausea, numbness in the feet and ankles, and pains in the legs. A severe thiamin deficiency can lead to a disease called ***beriberi***. Beriberi is typically associated with individuals who eat unenriched polished or white rice. Along with nervous tinglings throughout the body and poor arm and leg coordination, the individual also develops an enlarged heart accompanied by other heart disturbances.

- ***Riboflavin*** (vitamin B_2) is necessary for the body to break down carbohydrates and keep the skin, tongue, and lips in normal condition. The best sources of riboflavin include glandular meats, cheese, milk, eggs, leafy green vegetables, enriched breads, lean meats, and legumes. Riboflavin is easily destroyed by water and light. When cooked, 10 to 20 percent of the vitamin can be lost and 50 to 70 percent can be lost when exposed to two hours of sunlight. Cooking in a small amount of water for a short period of time is best for retention during cooking. Paper and opaque cartons are used for products containing riboflavin to prevent its destruction by light.

- ***Pyridoxine*** (vitamin B_6) is needed in the body to help nervous tissues function normally, to maintain the health of the skin and red blood cells, and to participate in the metabolism of proteins, carbohydrates, and fats. Sources of pyridoxine include liver, lean meats, cereals, vegetables, and milk. A deficiency is rare since it occurs in so many foods, but it is possible. Symptoms of a deficiency include skin lesions, soreness of the mouth, nausea, irritability, anemia, and seizures.

- ***Niacin*** (vitamin B_3) is vital to the nervous system. It helps cells use other nutrients and is beneficial for the mouth, skin, and tongue. It helps the digestive tract to function properly. The best sources for niacin are liver, lean meats, whole grains, nuts, legumes, and brewer's yeast. Niacin-deficient diets can result in skin lesions, digestive problems, mental disorders, and in extreme cases, pellagra. ***Pellagra*** is characterized by muscular weakness, a sore mouth and tongue, and nervous and mental disturbances. If not treated, pellagra can lead to death.

Notes

- ***Folate*** (folic acid and folacin) is necessary for the body to produce normal blood cells and for the biochemical reactions of cells in the production of energy. Sources of folate include wheat germ and wheat bran, yeast, leafy green vegetables, liver, and legumes. Deficiencies of folate are typically caused by a poor diet, but can be caused by impaired absorption. Deficiencies may occur during times of special need by the body such as pregnancy or lactation. Signs of deficiency include inflammation of the tongue, digestive disturbances, and anemia.

- ***Cyancobalamin*** (vitamin B_{12}) is necessary in the development of normal growth, normal functioning of all body cells, and for protection against pernicious anemia. Sources of cyancobalamin are found only in animal protein with none found in plant foods. Liver, clams, oysters, muscle meats, eggs, chicken, and milk are the best sources. Deficiencies in cyancobalamin are unusual in this country because it is in so many well-liked animal foods. Characteristics of deficiencies include a sore tongue, nervous disorders, tingling of the extremities, weakness, and in severe cases, pernicious anemia. ***Pernicious anemia*** is associated with nerve degeneration and can result in paralysis. Pernicious anemia primarily results from the body's inability to absorb cyancobalamin; however, it can result from a deficiency of cyancobalamin in the diet.

- ***Pantothenic Acid*** aids in the production of cholesterol, and aids in the production of antibodies and the metabolism of energy. Sources of pantothenic acid include all plant and animal tissues with the best sources being liverwurst, meats, poultry, egg yolks, wheat and rice germs, tomato paste, sweet potatoes, oatmeal, and milk. Symptoms of deficiencies include irritability, alternate periods of insomnia and sleepiness, fainting attacks, nausea, loss of antibody production, and a staggering walk. However, a deficiency in this country is rare because pantothenic acid is found in so many foods.

- ***Biotin*** is essential in the breakdown of carbohydrates, lipids, and proteins in the body. Sources of biotin are found in many foods including liver, kidney, egg yolks, vegetables, and fruits especially bananas, grapefruit, watermelon, and strawberries. Poor sources of biotin include meat and cereal grains. Deficiency characteristics include a scaly skin over the nose and mouth, anemia, nausea, depression, muscle pains, and progressive loss of hair and hair color.

Minerals

Minerals are necessary for building bones, tissues, and other compounds as well as for regulating body processes.

Minerals are inorganic substances that become part of the bones, tissues, and body fluids. They are necessary for building bones, tissues, and other compounds as well as for regulating body processes. Minerals are classified as either macrominerals or microminerals.

Macrominerals. Minerals found in large amounts in the body are called ***macrominerals***. Macrominerals include calcium, phosphorus, magnesium,

Notes

sodium, potassium, and chloride. Characteristics of macrominerals include the following:

- ***Calcium*** is necessary in the body for bone rigidity, blood clotting, muscle contraction, and normal nerve functions. Sources of calcium include milk and milk products, fish, meat, leafy green vegetables, and broccoli. Just because an individual eats foods containing calcium does not mean that it is absorbed by the body. Factors that increase calcium absorption include the overall dietary intake and the intake of vitamin D, vitamin C, and certain amino acids. Factors that decrease calcium absorption include vitamin D deficiency, fat malabsorption such as too much fat, eating large amounts of fiber, inactivity, such as lack of weight on legs, stress, and a lactose deficiency or lactose intolerance.

  A deficiency in calcium can cause poor or malformed bones and teeth. If the body does not have a calcium intake that meets the body's needs and demands, the body will take the needed calcium from the bones. In youth, a deficiency can lead to a disorder called ***rickets*** which causes the bones to weaken, bend, and calcify in a crooked or bowed state. Calcium deficiency during adolescent and childbearing years can limit the potential of bone growth and may contribute to osteoporosis in later life. ***Osteoporosis*** may cause bones to weaken, become porous, and break easily. This condition cannot be corrected at this stage.

A deficiency in calcium can cause poor or malformed bones and teeth.

- ***Phosphorus***, like calcium, helps build strong bones and teeth. Sources of phosphorus include meat, poultry, liver, fish, eggs, milk, and other dairy products, raw oranges, cherries, peaches, potatoes, rice, and wheat flour. Eating foods high in calcium will provide adequate phosphorus in the diet. Phosphorus deficiencies are similar to calcium deficiencies causing slowed growth, poor teeth and bones, malformed bones, and bones that may fracture easily.

- ***Magnesium*** helps regulate body temperature, muscle contractions, and the nervous system and helps cells utilize carbohydrates, fats, and proteins. Sources of magnesium include green leafy vegetables; nuts including Brazil, almonds, and cashews; muscle meats; salmon; cheddar cheese; beef liver; milk; and eggs. Vitamin D increases the absorption of magnesium. A deficiency is not uncommon in people who drink large quantities of alcohol or individuals with malfunctioning kidneys. Symptoms of deficiency include muscle tremors and contractions, an irregular pulse, and nausea.

- ***Sodium***, ***chloride***, and ***potassium*** work together and are needed to regulate the flow of fluids in the body as well as help regulate the nervous system, muscle functions, and nutrient absorption in the cells. Sodium and chloride are found in table salt while potassium can be found in meats, milk, bananas, leafy green vegetables, and citrus fruits. When individuals take ***diuretics*** (medication to relieve water retention) it is necessary to increase the amount of potassium in the diet. Low sodium diets often are recommended for individuals with high blood pressure,

Low sodium diets often are recommended for individuals with high blood pressure, congestive heart failure, hypertension, kidney disease, and diseases that cause the body to retain excess fluid.

Notes

Women, children, and adolescents are more likely to become anemic.

congestive heart failure, hypertension, kidney disease, and diseases that cause the body to retain excess fluid. Normally, the body excretes excess sodium, but in some cases when the body cannot, the fluids build up causing swelling. This swelling condition is called ***edema***.

Microminerals. Minerals found in small amounts in the body are called ***trace elements*** or ***microminerals***. Trace elements include iron, zinc, copper, manganese, selenium, chromium, iodine, and fluorine. Characteristics of microminerals include the following:

- ***Iron*** is found primarily in the blood where it combines with protein to form hemoglobin (oxygen-carrying protein in the blood). Sources of iron include liver and other organ meats, egg yolks, legumes, shell fish, leafy green vegetables, and enriched breads. When the body does not have enough iron available, the deficiency is called ***anemia***. Women, children, and adolescents are more likely to become anemic. Symptoms include a loss of appetite, tiredness, and pale skin. Iron deficiency is common in many adolescents. Competitive sports lead to red blood cell destruction making it even more important for adolescents to obtain sufficient amounts of iron in the foods they eat.

- ***Zinc*** is necessary in the release of oxygen from the lungs. Sources of zinc include oysters, herring, egg yolks, and organ meats. Zinc deficient diets can result in growth depression, appetite depression, delayed genital development, dermatitis, and fatigue.

- ***Copper*** is necessary for the formation of hemoglobin. Sources of copper include liver, bran flakes, and cocoa powder. Copper deficiency symptoms can include anemia, depressed growth rate, depigmentation of hair, and problems of the spinal cord.

- The role of ***manganese*** in human nutrition is not well understood. Good sources of manganese include nuts, rice, whole grains, beans, and leafy vegetables. Deficiency symptoms include growth retardation, ataxia (calcification of the inner ear), sterility in females, impotence in males, and abnormalities in fat metabolism.

- ***Selenium*** works in conjunction with vitamin E to protect cells from destruction. It has been suggested that selenium may have a role in the prevention of cancer, but research is still being conducted. Sources of selenium include fish, organ meats, shellfish, and eggs. Grains and other plants grown in soil rich in selenium also are good sources.

- ***Chromium*** functions to maintain the normal glucose uptake into cells and to help insulin bind to cells. Sources of chromium include vegetable oils, egg yolks, whole grains, and meats. Fruits, vegetables, highly processed foods, and drinking water are generally poor sources of chromium.

- ***Iodine*** is necessary for the thyroid gland (located at the base of the neck) to produce the hormone thyroxine. Thyroxine is essential to cell development in the body. A deficiency of iodine can cause growth depression, mental sluggishness, reproductive failure, and hair loss. If the diet provides insufficient amounts of iodine over a certain period of time the thyroid gland must work harder, causing it to swell and enlarge the neck. This deficiency is called ***goiter***. If a mother has an iodine deficiency during pregnancy, cretinism may occur in the infant. ***Cretinism*** is characterized by slowed growth rate both mentally and physically, swollen facial features, and enlarged lips and tongue. If the deficiency is corrected soon enough, some of these deformities can be corrected. Good sources of iodine include iodized salt, ocean fish, seaweed, and milk (farmers feed iodine to animals).

Notes

A deficiency of iodine can cause growth depression, mental sluggishness, reproductive failure, and hair loss.

- ***Fluorine*** or ***fluoride*** is needed to protect the teeth from decay. Sources of fluorine include fluoridated drinking water, seafood, tea, fluoridated toothpaste, and fruits and vegetables where the natural fluoride level in water is high. In areas where the natural fluorine level in water is low, fluorine is typically added to drinking water. If too much fluorine is added, mottling of teeth or even deformation of teeth and bones occur during the formation stage.

Water

Water is necessary in the body for many reasons. It acts as a solvent for nutrients and hormones. It acts as a transport mechanism for nutrients to cells and for ridding the body of waste products. It serves as a lubricant in joints, facilitates food passage, and regulates body temperature through the conduction of heat, perspiration, and excretion. The body typically uses 2 to 2 1/2 half liters of water per day. Sources of water include beverages, soups, water, milk, and water in foods.

The body typically uses 2 to 2 1/2 half liters of water per day.

Dehydration is the loss of too much body fluid. It can occur when there is inadequate fluid intake, use of diuretics, use of laxatives, diarrhea, and vomiting. Thirst is the first symptom of excess water loss. Other signs of dehydration include dryness of the mouth, increased pulse rate, weakness, flushed skin, and occasionally fever.

SELECTING A BALANCED DIET

Nutrition education is valuable only if individuals make healthy food choices a part of their daily lives. Everyone needs the same nutrients, but the quantity needed by each person differs. Since no one food provides all of the necessary nutrients, it is important to eat a variety of foods. Following information provided by the *Recommended Dietary Allowances*, the *Dietary Guidelines for Americans*, and selecting foods from each of the basic food groups, will help individuals eat the right amounts of food to meet their nutritional and energy needs. It also will enable individuals to maintain a desirable weight.

Notes

Adolescents need as much iron, calcium, and vitamins A and C as adults, but often have difficulty incorporating the amounts into their diets.

Adolescence is a time of rapid growth. The intensity and length of the period of rapid growth or growth spurt varies from person to person. Girls typically experience a growth spurt between the ages of ten and fourteen. Boys typically experience a growth spurt between the ages of twelve and seventeen. Adolescents need as much iron, calcium, and vitamins A and C as adults but often have difficulty incorporating the amounts into their diets. Caloric intake for adolescent boys ranges from 2,500 to 3,000 calories per day. Caloric intake for adolescent girls ranges from 2,000 to 2,400 calories per day. Adolescents may not have difficulty eating the appropriate number of calories on a daily basis, but they may experience difficulty in obtaining those calories from a balanced diet.

Using the RDA

The RDA give the specific recommended daily nutrient needs for a person according to age and gender.

Most people, regardless of age, ultimately have control over what they eat. Therefore, each person assumes the responsibility for the food choices she or he makes. The ***RDA*** are the Recommended Dietary Allowances for Americans. The RDA serve as a guideline for determining the amounts of nutrients a specific person needs each day. They give the specific recommended daily nutrient needs for a person according to age and gender. The RDA are established by the National Food and Nutrition Board of the National Academy of Sciences. The ***U.S. RDA*** are the Recommended Daily Allowances developed by the Food and Drug Administration for use on food labels. The U.S. RDA are a standard that everyone can use to approximate daily nutrient needs.

Using the Dietary Guidelines

Nutrition and Your Health: Dietary Guidelines for Americans are the guidelines issued by the U.S. Department of Agriculture and the U.S. Department of Health and Human Services in reference to nutrition, good health, and the prevention of disease. The Guidelines suggest that individuals eat a variety of foods; maintain a desirable weight; choose a diet low in fat; choose a diet with plenty of vegetables, fruits, and grain products; use sugars in moderation; and use salt and sodium in moderation. The Dietary Guidelines for Americans are explained in figure 2D.1 on page 2D19.

The Basic Food Groups

The basic food groups categorize foods of similar nutrient value. The groupings include meat, poultry, fish, and alternates group; fruit group; vegetable group; bread, cereal, and grain group; milk, yogurt, and cheese group; and fats, oils, and sweets group. The groups, their sources, and suggested servings are included in Table 2D.1, Food Guide Pyramid: A Guide to Daily Food Choices and Table 2D.2, A Pattern for Daily Food Choices on pages 2D20 and 2D21, respectively.

SPECIAL CONCERNS OF ADOLESCENT DIETS

Notes

The adolescent lifestyle can lead to unhealthy nutrition practices. For example, skipping meals, eating away from home, reducing diets, and poor snacking choices often may have a negative influence on their nutrition intake. The diets of many teens are low in calcium and iron and high in sugar and saturated fat.

Skipping meals, eating away from home, reducing diets, and poor snacking choices often may have a negative influence on adolescent nutrition intake.

Reducing Sugar in the Diet

The average American consumes an estimated 60 to 80 pounds of sugar per year or approximately 1/4 pound per day. One reason for this high intake of sugar could be the amount of hidden sugar found in convenience food items not normally thought of as sweets.

Sugar terms used on food labels include sucrose, fructose, maltose, lactose, and glucose as well as the following:
- brown sugar
- confectioner's sugar
- corn sweeteners
- syrup
- dextrose
- granulated sugar
- high fructose corn sweeteners
- honey
- invert sugar
- maple sugar
- molasses
- natural sweetener
- raw sugar

All forms of sugar have 4 calories per gram. High sugar foods often have been linked to health problems including the following:
- diabetes (a genetic disorder that is not caused by eating too much sugar but can be influenced by sugar intake)
- obesity
- heart disease
- tooth decay

It is suggested that people reduce their intake of complex carbohydrates and decrease their intake of simple carbohydrates. Diets low in pure sugar and high in complex carbohydrates are generally lower in fat and calories and higher in fiber than diets that contain a large percentage of pure or refined sugars. Simple carbohydrates include the following:
- cakes
- candies
- cookies
- dried fruits
- jams and jellies

Diets low in pure sugar and high in complex carbohydrates are generally lower in fat and calories and higher in fiber than diets that contain a large percentage of pure or refined sugars.

Notes

- pastries
- syrups
- sugars

Complex carbohydrates include the following:
- bread
- cereal grains
- crackers
- fresh fruits
- fresh vegetables
- legumes
- pasta

Strategies for reducing the amount of sugar in the diet include:
- learn to read labels for sugar content
- choose pure fruit juices instead of soft drinks or imitation fruit juices
- select unsweetened cereals rather than presweetened varieties
- eat fresh fruits for snacks. The sugar content of dried or canned fruits is much higher
- reduce the intake of empty calorie foods which contain calories but no nutritional value such as soft drinks

Reducing Fat in the Diet

An individual's diet should consist of no more than 30 percent fat.

The total amount of fat in the diet should be kept at a moderate level. An individual's diet should consist of no more than 30 percent fat. For instance, if a balanced diet for an individual is 2,000 calories per day, no more than 67 grams of fat or no more than 600 calories per day should come from fat. Many sources recommend that of this 30 percent fat, 10 percent should come from saturated fats, 10 percent from monounsaturated fats, and 10 percent from polyunsaturated fats. Polyunsaturated fats found in plant food products are the best types of fat for human consumption and can substitute for saturated fats.

Many individuals select low-fat diets in an attempt to reduce their risk of coronary heart disease and cancer. ***Linoleic acid*** is found in polyunsaturated fat, and is important for clotting blood and lowering blood pressure. Linoleic acid is not produced by the body. It is found in plant foods such as corn oil, safflower oil, or soybean oil.

Foods high in saturated fats include the following:
- bacon
- some luncheon meats
- butter
- cakes
- tropical oils
- beef, lamb, and pork
- french fries

The types of fat used most often in food preparation are lard, butter, corn oil, olive oil, coconut oil, hydrogenated shortening, and margarine. All fats used in food preparation taste and feel greasy.

Notes

Coconut oil is a highly saturated oil. It also is inexpensive. It is not uncommon for manufacturers to blend coconut oil with polyunsaturated oils that are more expensive, such as corn oil, olive oil, safflower oil, soybean oil, or cottonseed oil, to lower manufacturing costs. It is important to read labels in order to purchase products with pure corn, safflower, or other polyunsaturated oils. Tropical oils (coconut, palm, and palm kernel oils) are vegetable oils as well as saturated fats. An advertising claim that 100 percent vegetable oil is used in a product does not mean that the product is free of saturated fat. Fast-food establishments often use saturated fats, such as lard or inexpensive coconut oil, for deep-fat frying.

It is important to read labels in order to purchase products with pure corn, safflower, or other polyunsaturated oils.

As stated earlier, hydrogenation is the solidification of fluid oils and soft fat through the addition of hydrogen. A polyunsaturated fat can go through the process of hydrogenation and become partially or completely saturated. Hydrogenation increases a product's fat content. Therefore, a product labeled "hydrogenated vegetable oil" contains saturated fat.

Overweight Adolescents

Many adolescents become overweight or have significant weight fluctuations. Both genetic and environmental factors contribute to weighing more than the recommended amount. Environmental factors that contribute to the prevalence of overweight among adolescents include eating foods high in empty calories (candy bars and soft drinks) and lack of exercise. Excessive television watching, spending hours driving around in a car, and other pastimes that require little or no energy expenditure are characteristic of activities in competition with exercise.

Both genetic and environmental factors contribute to weighing more than the recommended amount.

Unfortunately, some adolescents as well as adults resort to unsafe weight-loss methods. Unsafe weight-loss methods include fasting, overuse of diuretics, use of diet pills, and laxatives. Those methods can result in stunted growth, nutrient deficiencies, and eating disorders.

Eating disorders are diseases characterized by a preoccupation with weight loss and thinness. These disorders can have damaging effects on the physical and mental health of the persons plagued by them. Many times this obsession with thinness causes the person to resort to excessive exercise in combination with the starvation. This can result in serious bodily injury because the body has not been supplied with the energy and nutrients needed.

The two most common eating disorders are anorexia nervosa and bulimia nervosa. ***Anorexia nervosa*** is characterized by self-induced starvation and an obsessive and compelling desire to be thin. Out of every twenty young people with this disorder, nineteen are female.

Notes

Bulimia nervosa is characterized by episodes of binge eating followed by purging or self-induced vomiting. ***Binge*** eating refers to the overindulgence of food without control or rational judgement about the amount being consumed. Sometimes individuals use laxatives and diuretics to rid their body of food that might cause weight gain.

Some individuals may have characteristics of both eating disorders using bulimic tactics to become thin. Health difficulties that may occur as a result of an eating disorder include the following:
- irritation of the esophagus (caused by excessive vomiting)
- abnormal heart rhythms
- injury to kidneys
- bladder and kidney infections
- lacerations or tears to the stomach caused by vomiting
- malnutrition

It is important for all individuals, regardless of age, to maintain nutritious diets with sufficient calories to maintain growth, adequate physical activity, and realistic views of a healthy body weight.

Eating Nutritious Snacks

Snacking has become part of the fast-paced American lifestyle. Nutritious snacks can contribute valuable nutrients and can help meet the daily nutrient requirements for persons of all ages. Adolescence is a time of rapid growth, and many teenagers need snacks to provide additional nutrients and calories. It is important to be aware of the many snack foods that are high in calories, fat, salt, and sugar. Many of these foods contain tropical oils high in saturated fat. It is necessary to read labels carefully to be sure the oil used is one of the monounsaturated or polyunsaturated fats.

Nutritious snacks can contribute valuable nutrients and can help meet the daily nutrient requirements for persons of all ages.

Nutritious snacks include the following:
- broccoli
- cauliflower
- carrot sticks
- celery sticks
- apples
- bananas
- grapes
- nectarines
- oranges
- peaches
- raisins
- yogurt
- frozen dairy products made with low-fat yogurt

Nutrition and Your Health:
DIETARY GUIDELINES FOR AMERICANS

1

Eat a variety of foods.

People need more than forty different nutrients for good health. Essential nutrients include vitamins, minerals, amino acids from protein, certain fatty acids from fat, and sources of calories (protein, carbohydrates, and fat). These nutrients should come from a variety of foods, not from a few highly fortified foods or supplements. Get the nutrients needed by choosing different foods you enjoy eating from the five major food groups. These groups are vegetables, fruits, grain products, milk and milk products, and meats and meat alternatives.

2

Maintain desirable weight.

Being too fat or too thin increases chances of developing health problems. Being too fat is common in the United States. It is linked with high blood pressure, heart disease, stroke, the most common type of diabetes, certain cancers, and other types of illness.

3

Choose a diet low in fat, saturated fat, and cholesterol.

The higher levels of saturated fat and cholesterol in the diet are linked to increased risk for heart disease. A diet low in fat makes it easier to include the variety of foods you need for nutrients without exceeding your calorie needs because fat contains over twice the calories of an equal amount of carbohydrates or protein.

4

Choose a diet with plenty of vegetables, fruits, and grain products.

Vegetables, fruits, and grain products are important parts of a varied diet. They are emphasized in this guideline especially for their complex carbohydrates, dietary fiber, and other food components linked to good health.

5

Use sugars only in moderation.

Sugars and many foods that contain them in large amounts supply calories but are limited in nutrients. Thus, they should be used in moderation by most healthy people and sparingly by people with low calorie needs. The more often these foods -- even small amounts -- are eaten, the greater the risk for tooth decay.

6

Use salt and sodium only in moderation.

Table salt contains sodium and chloride — both are essential in the diet. However, most Americans eat more salt and sodium than they need. In the United States, about one in three adults has high blood pressure. If these people restrict their salt and sodium, usually their blood pressure will fall.

7

Avoid alcoholic beverages.

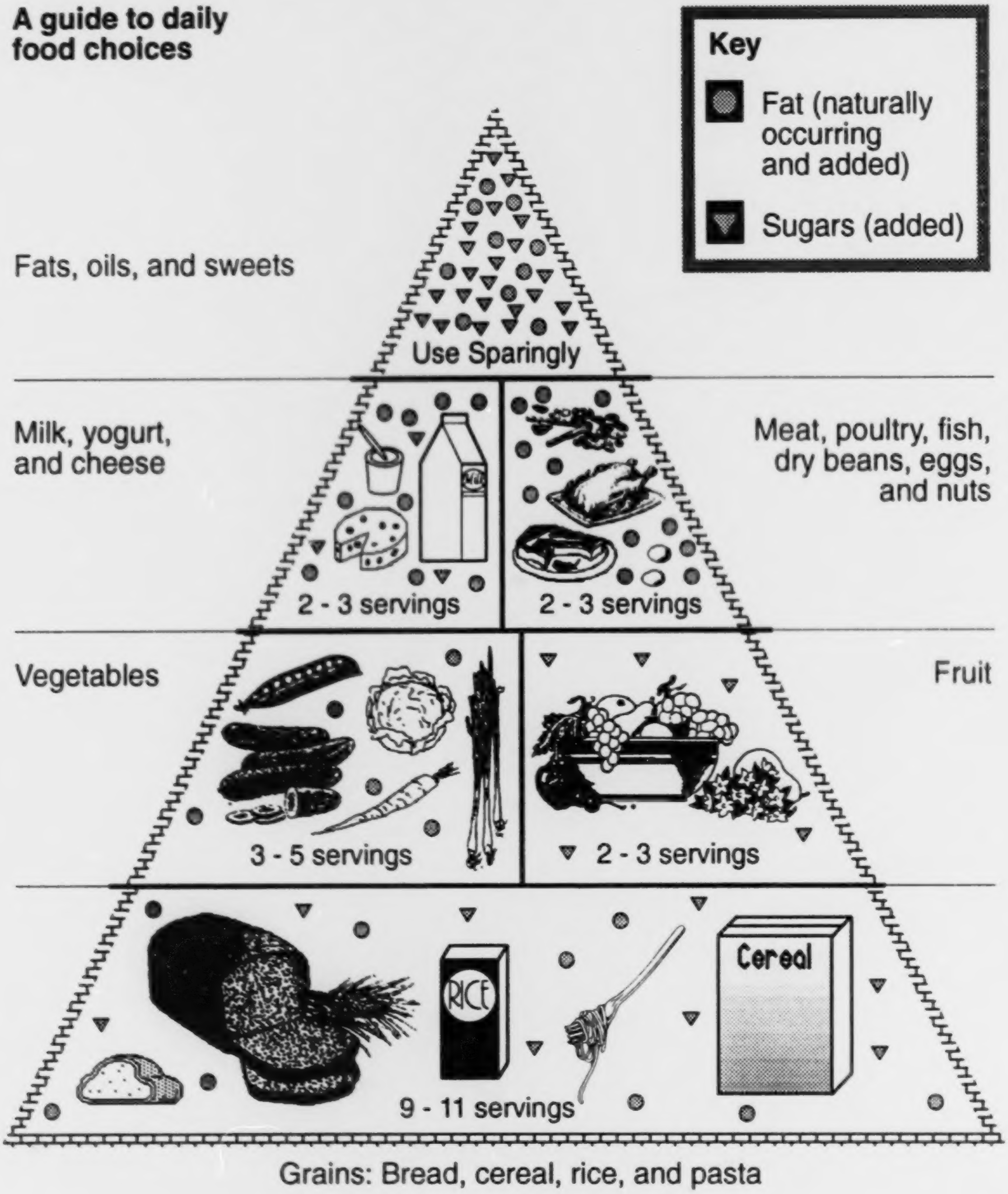
Drinking alcoholic beverages is illegal in Texas for people under age 21. Heavy drinking of alcoholic beverages is related to malnutrition, liver disease, and some forms of cancer. Drinking alcoholic beverages during pregnancy can damage the developing fetus. People who drink alcoholic beverages before driving increase their risk of car accidents.

Adapted From: "Nutrition and Your Health: Dietary Guidelines for Americans," Third Edition, 1990, Home and Garden Bulletin No. 232, U.S. Department of Agriculture and U.S. Department of Health and Human Services. "Dietary Guidelines and Your Diet: Home Economics Teacher's Guide, February 1998, U.S. Department of Agriculture and Human Nutrition Information Service.

Figure 2D.1

Food Guide Pyramid

A guide to daily food choices


Key
● Fat (naturally occurring and added)
▼ Sugars (added)
Fats, oils, and sweets
Use Sparingly
Milk, yogurt, and cheese
2 - 3 servings
Meat, poultry, fish, dry beans, eggs, and nuts
2 - 3 servings
Vegetables
3 - 5 servings
Fruit
2 - 3 servings
RICE
Cereal
9 - 11 servings

Grains: Bread, cereal, rice, and pasta

Adapted from: "The Food Guide Pyramid," Home and Garden Bulletin No. 252, United States Department of Agriculture Human Nutrition Information Service.

Table 2D.1

A Pattern for Daily Food Choices

Food Group	#/Day	One Serving Equals...
Milk, Yogurt, and Cheese	2-3	✦ 1 cup of milk ✦ 8 ounces of yogurt ✦ 1 1/2 ounces of natural cheese ✦ 2 ounces of process cheese
Meat, Poultry, Fish, Dry Beans and Peas, Eggs, Nuts, and Seeds	2-3	✦ Amounts should total 5 to 7 ounces of cooked lean meat, poultry, or fish a day. Count 1 egg, 1/2 cup cooked beans, or 2 tablespoons peanut butter as 1 ounce of meat.
Vegetables	3-5	✦ 1/2 cup of cooked vegetables ✦ 1/2 cup of chopped raw vegetables, such as lettuce or spinach ✦ 1 cup of leafy raw vegetables, such as lettuce or spinach
Fruit	2-3	✦ a whole fruit such as a medium apple, banana, or orange ✦ a half grapefruit ✦ a melon wedge ✦ 3/4 cup of juice ✦ 1/2 cup berries ✦ 1/2 cup cooked or canned fruit ✦ 1/4 cup dried fruit
Breads, Cereals, Rice, and Pasta	9-11	✦ 1 slice of bread ✦ 1/2 hamburger bun or english muffin ✦ a small roll, biscuit, or muffin ✦ 3 to 4 small or 2 large crackers ✦ 1/2 cup cooked cereal, rice or pasta ✦ 1 ounce of ready-to-eat breakfast cereal
Fats, Oils, Sweets, and Alcoholic Beverages	Use Sparingly	✦ Avoid too many fats and sweets. ✦ Avoid alcoholic beverages.

Adapted from: "Preparing Foods and Planning Menus," Home and Garden Bulletin No. 232-8, United States Department of Agriculture Human Nutrition Information Service, U.S. Government Printing Office: Washington D.C.

Table 2D.2

GRADES 7 & 8

Notes

- Instruct students to keep a record of their food intake including, snacks, for three consecutive days. Review transparencies 2D3, Food Guide Pyramid and 2D4, A Pattern for Daily Food Choices. Evaluate students' records or have them evaluate their own on the basis of the food groups to determine if they have met the minimum requirements. Suggest needed changes in eating habits. QUESTIONS: Why are certain foods important? How can a change in eating habits help the nutritional status of a person?

- Display and discuss transparency 2D1, The Nutrients. Divide the class into groups. Assign each group a nutrient to research. Have groups present information to the class through posters, discussions, demonstrations, or other creative ways. QUESTIONS: When was the nutrient discovered? Who discovered the nutrient? What are the major functions of the nutrient?

- Lead students to brainstorm to identify ways a food budget can influence the selection of food. Have students take into consideration the elements influencing a food budget such as family size, gender, activities, family income, food patterns, amount of entertaining, shopping, and cooking skills. QUESTIONS: How might these factors affect the nutritional value of foods purchased? Why?

- Lead a class discussion on the types of snacks students typically eat. Include the role of snacking as a nutritious contribution to the daily diet. Lead students to brainstorm to identify nutritious snacks and to discuss the importance of selecting nutritious snacks rather than empty-calorie snacks. QUESTIONS: What are some guidelines for selecting snacks? In what ways can snacks contribute essential nutrients to the daily diet? What are some nutritious drinks that you can substitute for soft drinks?

- Have students keep a list of all the foods they eat for a 24 hour period. Have students bring to school a label from something they ate. Using a student's label, complete transparency 2D2, Reading Labels: How to Determine the Percentage of Fat Calories in Food. Instruct students to use food composition tables to determine the number of calories and grams of fat present in the foods they have eaten. Using the formula on transparency 2D2, have students determine the percentage of fat calories they have eaten in the past 24 hours. QUESTIONS: Did you keep your caloric intake from fat under the recommended 30 percent? If not, how could you have altered your eating habits to decrease fat intake to 30 percent or less?

Notes

GRADES 9 & 10

- Display transparency 2D1, The Nutrients. Explain the nutrients, their functions, and good sources of each. Divide the class into groups and instruct students to create a poster showing the nutrients and sources of each. Allow students to cut pictures from magazines or draw pictures to represent good food sources. Have groups present their posters to the class.

- Display and explain transparencies 2D3, Food Guide Pyramid and 2D4, A Pattern for Daily Food Choices. Give students two menus for a day and have them plan a third menu to fulfill the daily food group requirements. Have students share their menus with the class.

- Lead students to brainstorm to identify descriptive phrases depicting signs of good and poor health. Have a volunteer write the phrases on the chalkboard or overhead projector. Lead a class discussion on some of the phrases to determine what the signs indicate about a person's health. Provide medical or health resources so that students may look up subjects to find more information. QUESTIONS: How might a person improve his or her health? What must a person with good health do to stay healthy?

- Invite a grocery store manager to discuss the operation of his or her grocery store. Have the manager discuss factors to consider when shopping for food. Ask the manager to summarize how these factors influence food choices. QUESTIONS: How are displays set up? What factors influence grocery store "specials" on foods? What sales promotions are used to advertise products? How does store layout influence purchases? Why are items placed at the check-out line for purchase?

GRADES 11 & 12

- Arrange for a physician or registered dietician to speak to the class about special diets. Ask the speaker to include information about illnesses or conditions that require special diets such as diabetes, heart conditions, high blood pressure, surgery, and allergies. Assist students in preparing questions prior to the speaker's presentation.

- Instruct students to record on paper nutrition information presented on television, in newspapers or magazines, and in other resources. Post the information obtained on bulletin boards or posters. As a class, evaluate the accuracy of the nutrition information. Through informal lecture, help students to become aware of the type and amount of nutrition information and misinformation being disseminated through the media.

QUESTIONS: How can you determine if a source is reliable? What organizations do you think would disseminate accurate information?

Notes

- Instruct students to write short reports on the history of the scientific discovery and classification of major nutrients and/or specific vitamins or minerals. Have students present oral reports on the findings. QUESTIONS: Have researchers discovered all there is to know about the nutrients in foods? Why is nutrition research important?

- Write the term *vitamins* on the chalkboard or overhead projector and define. Identify which vitamins are water-soluble and which ones are fat-soluble. Lead a class discussion on vitamins. QUESTIONS: What is the significance of vitamins being classified as water-soluble or fat-soluble? Is it more difficult for the body to retain water- or fat-soluble vitamins? Why? How beneficial are vitamin supplements? Why?

- Display and explain transparency 2D5, Composition of Fats. Instruct students to survey their favorite fast-food restaurants, or assigned restaurants, to determine what type of fat is used in food preparation. Have students report their findings to the class. Record the information on a chart or graph to be displayed in the classroom. QUESTIONS: What type of fat is used most frequently? less frequently? Do any restaurants advertise that they use only 100 percent vegetable oil? What type of vegetable oil do they use? Is their advertising misleading?

ANY GRADE

- Analyze food and health advertisements that claim to make people beautiful. Have students create ads, either in groups or as individuals, based on facts. Display the ads in school.

- Lead a class discussion to identify factors that influence eating habits of adolescents such as emotional stress, insecurity, and loneliness. QUESTIONS: What factors influence the development of dietary patterns? How do these factors interact? Does peer pressure influence food choices? How?

- As a class, evaluate snacks available at school such as in vending machines, student center, or cafeteria snack bar. Analyze in terms of calories and meeting nutritional needs. Have students make recommendations on paper for making a greater availability of nutritious snacks. These recommendations may be forwarded to the principal, cafeteria manager, or school food service director.

- Arrange for someone who plans menus, such as the school food service director, to speak to the class. Have the speaker identify reasons why menus are selected.

Notes

- Have students bring a label to class from a food product. Lead a class discussion about the information that is given on labels. Display transparency 2D2, Reading Labels: How to Determine Percentage of Fat Calories in Food. Use a student's label or one you brought to complete the transparency. Inform students about what the percentage of fat should be—30 percent or less. Have students use the formula to determine the percentage of fat of their products by using the information from their nutrition labels. Have students trade labels and figure to check accuracy.

- Display foods or study a display of food from the Meat, Poultry, Fish, Dry beans and peas, Eggs, Nuts, and Seeds Group. Lead students to brainstorm to identify additional food sources of this food group. Lead a class discussion on the function of protein in the body. QUESTIONS: What nutrients do eggs, tuna, and peanut butter have in common? Why is protein important in the diet? How often should protein be eaten?

- Assist students in designing a display for a school display case or bulletin board titled "Nutrition: A Lifetime of Dietary Decision Making." Depict how nutritional needs of people change at various stages of the life cycle. QUESTIONS: What are ways to improve eating patterns at various stages of the life cycle? How do the body's nutritional needs change?

- Lead a class discussion on why people skip meals. Identify possible alternatives to skipping meals. QUESTIONS: Why is it important to eat three balanced meals each day? What quick and easy to fix meals are favorites in the students' families? If an individual must skip a meal, why is the selection of nutritious snacks even more important?

- Divide the class into groups. Have each group brainstorm to identify foods that contain "hidden fats." Instruct each group to use resources including food composition charts to create a list of hidden fat foods. Suggestions include: whole milk, tuna in oil, peanut butter, avocados, chocolates, sour cream, and nuts. Instruct each group to make a poster or bulletin board display to illustrate the foods using magazine pictures or illustrations of the foods. Have elected group leaders present work to the class.

- Display a variety of boxed, canned, or bottled food products at the front of the classroom. After reviewing the information on transparency 2D5, Composition of Fats, instruct students to study the ingredients listed on the labels of the foods on display. QUESTIONS: What type of fat is used most often in the products? Are the fats typically saturated, monounsaturated, or polyunsaturated? Why is it important to identify the ingredients used in prepared foods?

- Have students list their ten favorite foods. Display transparency 2D2, Reading Labels: How to Determine Percentage of Fat Calories in Food.

Instruct students to use food composition tables to determine the number of calories and grams of fat present in the foods they have listed. Using the formula on the transparency, have students determine the percentage of fat calories as well as the types of fat in their ten favorite foods. QUESTIONS: Is your caloric intake from fat under the recommended 30 percent for each food listed? If not, what low-fat foods could replace those with high fat content? Who recommends that we eat 30 percent? Why is fat bad for a person? How is fat good for a person?

Notes

DIRECTIONS: Read the following statements and predict how each condition described might affect the types of food the person eats. Write your answers in the space provided.

1. Stacy has an after-school job.

2. Both of Sylvia's parents work.

3. Juan is on a low-sodium diet.

4. Hector's family income is limited.

5. Maria thinks she is too fat.

6. Commodity foods are available for the Jenkins family.

7. Chris' religion emphasizes eating only certain foods on a particular holiday.

8. The senior prom is in a week and Callie's dress is a little tight.

9. Joe lives on a farm and grows much of his own food.

10. Bobby loves doughnuts, cookies, and popcorn.

DIRECTIONS: Complete the following multiple-choice activity for a basic understanding of the terms associated with human nutrition. In the blank to the left of each item, place the letter of the response that best answers the question or completes the statement.

_____ 1. Most of the energy that is needed by the body to move, perform work, and live is furnished by ______.
A. proteins
B. empty calorie foods
C. cholesterol
D. carbohydrates

_____ 2. A _____ represents the amount of energy needed to raise the temperature of 1,000 grams of water 1°C.
A. nutrient
B. Kilocalorie
C. vitamin
D. RDA

_____ 3. Foods that are ______ are foods that are excellent sources of essential nutrients with few, if any, empty calories.
A. nutrient dense
B. monosaccharides
C. fats
D. minerals

_____ 4. _____ is the body's capacity to do work.
A. anorexia
B. fat
C. energy
D. rickets

_____ 5. An odorless, soft, waxy, fat-like substance that is produced by the body is called ______.
A. lactoprotein
B. cholesterol
C. biotin
D. dextrose

_____ 6. Nutrients that must be provided in a person's diet because the body cannot produce them sufficiently to meet the body's needs are known as ______.
A. fat-soluble vitamins
B. nonessential amino acids
C. lipoproteins
D. essential amino acids

_____ 7. Organic compounds necessary in small amounts in the diet for normal growth, maintenance of health, and reproduction are called ______.
A. vitamins
B. fats
C. complete proteins
D. minerals

_____ 8. Sugar terms used on food labels include all of the following except
A. honey
B. naturalized sugar
C. invert sugar
D. fructose

_____ 9. A disorder characterized by episodes of binge eating followed by purging or self-induced vomiting is called ______.
A. anorexia nervosa
B. rickets
C. bulimia
D. osteoporosis

_____ 10. Nutrients that can be readily stored in the body are ______.
A. complete proteins
B. water-soluble vitamins
C. fat-soluble vitamins
D. macrominerals

DIRECTIONS: Use textbooks or other resources to list rich sources of the following nutrients.

CARBOHYDRATES:

FATS:

PROTEINS:

VITAMINS:

A

D

E

K

C

Thiamin (B_1)

Riboflavin (B_2)

Pyridoxine (B_6)

Niacin (B_3)

Folate

Cyancobalamin (B_{12})

Pantothenic Acid

Biotin

Continue on next page

MINERALS:

Calcium

Phosphorus

Magnesium

Iron

Zinc

Copper

Manganese

Selenium

Chromium

Iodine

Fluorine

WATER:

CHARLES ATLAS

Why and When Do You Eat?

Reason/Occasion	Always	Sometimes	Never
When I'm Hungry			
Because I'm Sad			
When I'm Happy			
Because I'm Sleepy			
Because I'm Stressed			
When I'm Relaxed			
When I'm Busy			
When I'm Bored			
Because It's Cold			
Because It's Hot			
When I Feel Rejected			
Because I'm Lonely			
Because Everyone Else Is			
When I'm Upset			
Because It's Mealtime			
Because It Smells Good			
When I Don't Feel Good			
BecauseThe Food is There			

Based on your responses above, evaluate your eating habits.

THE Nutrients

Carbohydrates

Fats

Proteins

Vitamins

Minerals

Water

Reading Labels:

How to Determine the Percentage of Fat Calories in Food

NO CHOLESTEROL & NATURALLY SODIUM FREE

__ SERVINGS PER CONTAINER

#1 Find the number of calories per serving .... ______

#2 Find the grams of fat per serving .... ______

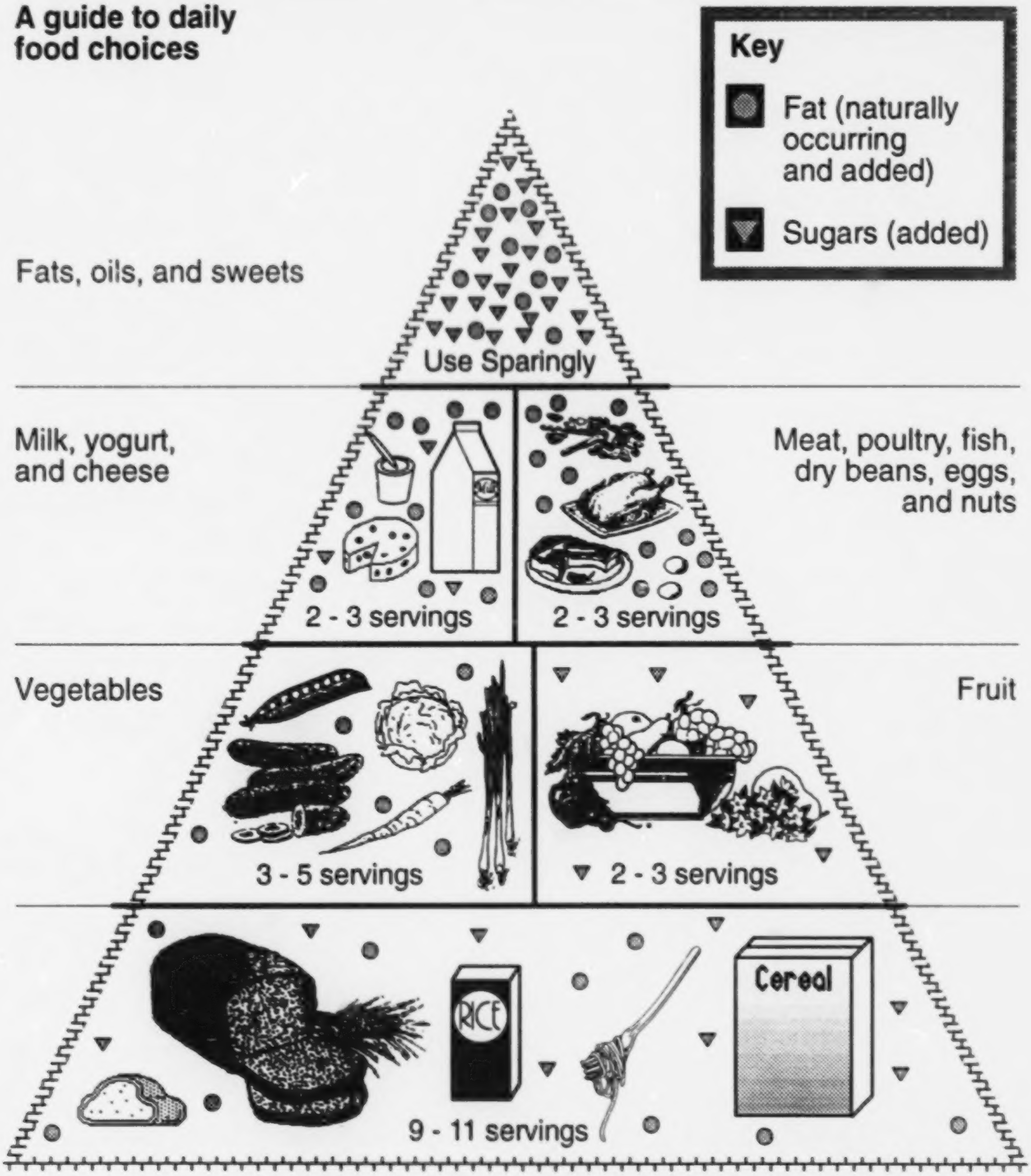
#3 Multiply the grams of fat ***(#2)*** by 9
to get the number of calories from fat.
(1 gram of fat = 9 calories) .... ______

#4 Divide $\dfrac{\text{calories from fat } \textbf{\textit{(\#3)}}}{\text{calories per serving } \textbf{\textit{(\#1)}}}$ .... ______

#5 Multiply the answer from ***(#4)*** by 100 to
get the percentage of calories from fat
per serving.
______ x 100 = ... ______%

Food Guide Pyramid

A guide to daily food choices


Key
● Fat (naturally occurring and added)
▼ Sugars (added)
Fats, oils, and sweets
Use Sparingly
Milk, yogurt, and cheese
2 - 3 servings
Meat, poultry, fish, dry beans, eggs, and nuts
2 - 3 servings
Vegetables
3 - 5 servings
Fruit
2 - 3 servings
RICE
Cereal
9 - 11 servings

Grains: Bread, cereal, rice, and pasta

Adapted from: "The Food Guide Pyramid," Home and Garden Bulletin No. 252, United States Department of Agriculture Human Nutrition Information Service.

A Pattern for Daily Food Choices

Food Group	Suggested Daily Servings	One Serving Equals...
Milk, Yogurt, and Cheese	✦ 2 servings for adults ✦ 3 servings for children ✦ 4 servings for ages 11 to 24 ✦ 3 servings for women who are pregnant or breastfeeding ✦ 4 servings for teens who are pregnant or breastfeeding	✦ 1 cup of milk ✦ 8 ounces of yogurt ✦ 1 1/2 ounces of natural cheese ✦ 2 ounces of process cheese
Meat, Poultry, Fish, Dry Beans and Peas, Eggs, Nuts, and Seeds	✦ 2 to 3 servings from the entire group	✦ Amounts should total 5 to 7 ounces of cooked lean meat, poultry, or fish a day. Count 1 egg, 1/2 cup cooked beans, or 2 tablespoons peanut butter as 1 ounce of meat.
Vegetables	✦ 3 to 5 servings from the entire group (Include all types regularly; use dark-green leafy vegetables and dry beans and peas several times a week.)	✦ 1/2 cup of cooked vegetables ✦ 1/2 cup of chopped raw vegetables, such as lettuce or spinach ✦ 1 cup of leafy raw vegetables, such as lettuce or spinach
Fruit	✦ 2 to 3 servings from the entire group.	✦ a whole fruit such as a medium apple, banana, or orange ✦ a half grapefruit ✦ a melon wedge ✦ 3/4 cup of juice ✦ 1/2 cup berries ✦ 1/2 cup cooked or canned fruit ✦ 1/4 cup dried fruit
Breads, Cereals, Rice, and Pasta	✦ 9 - 11 servings from the entire group (Include several servings of whole-grain products daily.)	✦ 1 slice of bread ✦ 1/2 hamburger bun or english muffin ✦ a small roll, biscuit, or muffin ✦ 3 to 4 small or 2 large crackers ✦ 1/2 cup cooked cereal, rice or pasta ✦ 1 ounce of ready-to-eat breakfast cereal
Fats, Oils, Sweets, and Alcoholic Beverages	✦ Use Sparingly	✦ Avoid too many fats and sweets. ✦ Avoid alcoholic beverages.

Adapted from: "Preparing Foods and Planning Menus," Home and Garden Bulletin No. 232-8, United States Department of Agriculture Human Nutrition Information Service, U.S. Government Printing Office: Washington D.C.

Composition of Fats

***	Saturated Fat (%)	Monounsaturated Fat (%)	Polyunsaturated Fat (%)
Beef Tallow	48	42	4
Butter	66	30	4
Lard	41	47	12
Margarine	19	49	32
Canola Oil	6	62	32
Coconut Oil	86	10	4
Corn Oil	13	30	57
Cottonseed Oil	27	19	54
Olive Oil	14	77	9
Palm Oil	50	38	12
Peanut Oil	18	49	33
Safflower Oil	10	13	77
Soybean Oil	15	24	61
Sunflower Oil	11	20	69
Lard and Vegetable Oil Shortening	37	41	10

Sources: Canola Oil: data on file, Procter & Gamble. Others: Adapted from: "Fats and Oils. Raw Processed-Prepared," Composition of Foods, Agricultural Handbook No. 8-4, Washington, D.C.: United States Department of Agriculture, 1979.

*** Numbers do not add up to 100 percent because other minor fat compounds are present.

2D1

Notes

Answers will vary according to students' feelings but may include the following:

1. Stacy may skip meals or not eat at all.
2. Sylvia may eat later, eat out more often, or may have to fix some meals for herself or for the family.
3. Juan will have to watch what he eats, read labels for sodium content, and may need to follow a special diet
4. Hector and his family may buy inexpensive foods rather than nutritious foods. They may need to plan meals more carefully.
5. Maria may try to lose weight by going on a fad diet.
6. The Jenkins can save money by taking advantage of commodity foods available.
7. Chris must be careful and watch what and where he or she eats.
8. Callie may go on a crash diet or practice unhealthy eating habits.
9. Joe can save money, but probably has fewer choices.
10. Bobby could be on his way to a weight problem.

2D2

1. D
2. B
3. A
4. C
5. B
6. D
7. A
8. B
9. C
10. C

2D4

Answers may vary but could include the following:

Carbohydrates: whole grains, sugar, honey, syrup, fruits, vegetables

Fats: vegetable oils, butter, margarine, fats in meats, milk products, nuts, and seeds

Proteins: meat, fish, poultry, soybean products, eggs, milk products

Vitamins:

A: yellow fruits and vegetables, eggs, whole milk and milk products, dark-green fruits and vegetables, liver, fish

D: vitamin D fortified milk, salmon, sardines, egg yolks, sunlight, fish liver oils

E: eggs, organ meats, molasses, sweet potatoes, green leafy vegetables, wheat germ, almonds

K: green leafy vegetables, egg yolks, safflower oil, soybeans, cauliflower, whole grain, broccoli, cabbage

C: citrus fruits, broccoli, tomatoes, green peppers, beef or pork

Notes

liver, strawberries, cabbage, clams

Thiamin (B_1): enriched whole grains, brown rice, meat, fish, poultry, pork, legumes, peas

Riboflavin (B_2): enriched whole grains, egg yolks, legumes, milk, cheese, ice cream

Pyridoxine (B_6): meats, green leafy vegetables, wheat germ, egg yolk, oatmeal, tomato juice, beef, poultry

Niacin (B_3): lean meats, peanuts, rice, bran, milk products

Folate: dark-green leafy vegetables, root vegetables, whole grains, salmon, milk, liver, eggs

Cyancobalamin (B_{12}): organ meats, fish, pork, eggs, milk products, beef, clams

Pantothenic Acid: tomato paste, potatoes, whole grain, poultry, liverwurst

Biotin: egg yolks, liver, whole grain, sardines, legumes, banana, grapefruit, kidney, watermelon, strawberries

Minerals

Calcium: milk and milk products, green leafy vegetables, shellfish, soft-boned fish, broccoli

Phosphorus: fish, fresh oranges, cherries, peaches, meats, poultry, eggs, legumes, milk products, nuts, whole grain

Magnesium: seafood, whole grains, dark-green vegetables, nuts, cheddar cheese, beef liver

Iron: organ meats, eggs, fish, poultry, green leafy vegetables, dried fruits, enriched breads

Zinc: seafood, sunflower seeds, organ meats, mushrooms, soybean

Copper: organ meats, seafood, nuts, legumes, raisins, bran flakes, cocoa powder

Manganese: whole grains, green leafy vegetables, legumes, nuts, pineapples, egg yolks, rice

Selenium: tuna, herring, wheat germ and bran, broccoli

Chromium: vegetable oil, clams, whole grain cereals

Iodine: iodized salt, ocean fish, seaweed, milk

Fluorine: tea, seafood, fluoridated water, fluoridated toothpaste

Water: beverages, fruits, vegetables

2D5

Answers will vary

Notes

UNIT 2

Module E

Substance Abuse

Time to read between the lines.

Research has shown that addiction to alcohol or other drugs occurs rapidly with adolescents, making this a very important issue to discuss with students. Abused substances have changed since the 1970s. Marijuana used today is quite different and much stronger than the joints of the seventies. Alcohol-related incidences now kill more teens than any other drug. More is being learned about the long-term effects of cigarette smoking and its potential for harm—not only to the smoker, but to those around him or her and to a smoker's future children.

Teachers have a unique opportunity to help prevent substance abuse among students. Take this opportunity to teach this module in an effort to help prevent students from using alcohol and other harmful drugs, to help those who are already alcohol and drug abusers, and to increase awareness and education about current and potential dangers of substance abuse.

People use alcohol, tobacco, and drugs for a variety of reasons including shyness, nervousness, loneliness, and other troublesome feelings. Many people use these substances to be a part of a group or to share in group experiences.

Alcohol, tobacco, and drugs provide artificial or temporary ways for people to deal with problems and difficult situations in life. The use of these substances typically does not make an individual more brave or more popular. If a person allows substances to control his or her life, emotional growth will be harmed.

Notes

The use of alcohol, tobacco, and drugs may create serious health problems and lead to addiction. Substance use becomes ***substance abuse*** when substances are used in excess, as means of escape, or to solve problems. ***Addiction*** to these substances occurs when cessation causes severe trauma. Addiction can be characterized by a change in personality traits and personal habits and by abuse of alcohol, tobacco, or drugs. Abusers are likely to become irritable, less tolerable, and less pleasant. They become listless and school work declines. The abuser also becomes dishonest. Adolescents who abuse drugs and alcohol mature more slowly and risk doing irreversible damage to both mental and physical abilities.

Adolescents who abuse drugs and alcohol mature more slowly and risk doing irreversible damage to both mental and physical abilities.

The use of alcohol, tobacco, and drugs forms habits that are harmful to a person's health, and these habits are often illegal. Every state has a law designating the minimum age a person must be to legally purchase or use tobacco and alcohol. Age requirements may differ among the states but use of these substances is always illegal for young teens. Most commonly abused drugs are illegal no matter what the possessor's age. In Texas, the legal age for drinking alcohol is twenty-one. The legal age for tobacco use is eighteen.

Research indicates that adolescents progress to using multiple substances more quickly than adult abusers and are more likely to use more than one substance at a time. Substances that pose risks to the greatest number of adolescents are tobacco, alcohol, and marijuana, followed by stimulants including crack and cocaine.

ALCOHOL

Alcohol is a depressant. A ***depressant*** is one type of drug that slows many bodily functions. The effects of alcohol are felt quickly because it is absorbed into the bloodstream almost immediately. The National Institute of Alcohol Abuse and Alcoholism estimates that alcoholic beverage consumption has increased 700 percent in recent years.

Alcohol affects the body in many ways. When alcohol enters the stomach, some goes directly to the bloodstream but most goes to the small intestine where it enters the bloodstream. Once alcohol is in the bloodstream, it is carried rapidly throughout the body. It depresses the central nervous system, reduces nutrient absorption, and may damage the liver, stomach, pancreas, and intestinal tract. Alcohol is metabolized by the liver at the rate of one drink per hour. Based on common types of alcohol sold, one drink is defined as any one of the following:

- one jigger (1 1/2 ozs.) of 80-proof distilled spirits
- one 12-oz. glass of regular beer
- one 4-oz. glass of wine
- 3 oz. of sherry

Notes

People's lives are hurt and often lost due to the abuse of alcohol. Driving drunk is the leading cause of death for people ages 15 to 24. Driving while under the influence of alcohol is illegal and can result in an arrest for Driving While Intoxicated (DWI) in Texas. A first offense DWI is a class B misdemeanor in Texas, punishable by confinement in jail for seventy-two hours to two years and a fine of not less than $200. If an open container is found at the time of the offense, three days are added to the jail term and the fine is increased by $100. An individual arrested for DWI is handcuffed and taken to jail. The offense is placed on the individual's criminal record. DWIs also cost money. Expenses include fines, tickets, and attorney's fees.

The Texas Commission on Alcoholism has identified some false beliefs many people have concerning alcohol. Some of these myths and the facts are presented in figure 2E.1.

Myths and Facts Concerning Alcohol

Myth: A can of beer is less intoxicating than the average drink of liquor.

Fact: A 12-oz. can of beer, a 1-oz. drink of 110-proof liquor, and a 5-oz.glass of wine have equal effects on the body. Beer is the alcoholic beverage of choice among teenagers who drink.

Myth: Cold showers and black coffee help sober a person who has had too much to drink.

Fact: Alcohol is eliminated from the bloodstream only by action of the liver. This process takes time. Cold showers simply make a drunk person more wide awake, but they will not sober him or her. Alcohol directly affects not only a person's reaction time but also his or her perception of it. A person may think his or her senses are sharpened when in fact they are not.

Myth: A person can tell when someone has had too much to drink by the way the person walks and talks.

Fact: Many people who are impaired do not stagger when they walk or slur their speech when they talk.

Figure 2E.1

Long-term use of alcohol can be extremely damaging to the body. Physical problems include the following:

- diseases such as cirrhosis, hepatitis, liver disease, and cardiovascular disease
- loss of memory due to interference with transmission of nerve impulses

Notes

- depression of appetite for food; nutritional deficiencies
- gastrointestinal disorders such as irritation of the linings of the stomach, esophagus, and intestines
- glandular disorders such as damage to glands that regulate moods and hormones

Alcohol can have damaging effects on unborn babies during pregnancy. Some of these effects include low birth weight, malformations, and in severe cases, Fetal Alcohol Syndrome (FAS). FAS occurs most frequently in infants of heavy drinkers or alcoholics; however, FAS has been known to occur in infants whose mothers' drinking habits during pregnancy were more moderate. FAS babies may have physical deformities of the face, heart, and body. Some FAS babies have growth retardation and some may be mentally retarded. Since the tolerance level of alcohol varies by person and situation, it is not known how much alcohol is too much. Most doctors recommend avoiding alcohol entirely during pregnancy or severely restricting its use.

Most doctors recommend avoiding alcohol entirely during pregnancy or severely restricting its use.

The psychological and emotional effects of drinking too much alcohol result in detrimental behaviors that may lead to the following:
- violent crimes such as robberies, rapes, assaults, homicides, and suicides
- accidents such as automobile accidents, home accidents, recreational accidents, accidents involving heavy machinery, and various other accidents
- family violence

Alcoholism

Addiction to alcohol is known as ***alcoholism***. Alcoholism is a disease that affects teenagers as well as adults. Alcoholics have lost control over their drinking and are actually dependent on alcohol. A person may have a drinking problem or be an alcoholic if he or she does any of the following:
- gets drunk often
- drinks alone
- must have a drink in the morning to get out of bed
- hides bottles of alcohol
- changes personality or behavior after drinking
- gets arrested due to drinking
- loses school or work time due to drinking or the results of drinking
- has family problems due to drinking
- has financial problems related to drinking
- has memory losses after a drinking episode

It may be difficult to distinguish between a social drinker, a weekend drinker, a problem drinker, and an alcoholic. Alcoholism is a disease. People who suffer from alcoholism depend on alcohol simply to get through the day. A ***social drinker*** drinks at social occasions such as parties or when participating in group activities. The social drinker typically does not drink alone. The ***problem drinker*** is one who drinks more than he or she should, hides alcohol, and drinks when no one else is around. A problem drinker also may drink without knowing his or her limits or when to stop drinking.

Notes

Once a person develops a pattern of drinking, his or her health, job or school, family life, and community life are affected. Fights at home or with friends increase and small problems become too much to deal with. The person turns to alcohol, which causes more problems. This creates a snowball effect.

People suffering from alcoholism hide symptoms from others and often from themselves by denying that they have a problem. The alcoholic may spend time planning when and where she or he can get the next drink. An alcoholic may hide bottles at home, in the car, or at school or work. Other signs of alcoholism include drinking alcoholic beverages very quickly, drinking alone, or drinking before a stressful situation. Some alcoholics drink daily, while others may go on drinking binges once a week, once a month, or sporadically. A chronic alcoholic is in the final stage or phase of alcoholism. Chronic alcoholics cannot function as members of society—they can only function to get drunk and stay drunk.

Alcoholics must admit that alcohol has taken control over their life before the recovery process can begin.

For most alcoholics, realizing that alcoholism is a disease or recognizing that they have the problem or disease can be a major step toward recovery. Alcoholics must admit that alcohol has taken control over their life before the recovery process can begin. Many facilities across the country have alcohol rehabilitation units where a person can live for several weeks while undergoing treatment. The chronic alcoholic may need medical care for the treatment of related health problems as well. For those who are serious about changing their lifestyle, it is important to have encouragement and reinforcement. Counseling sessions, psychotherapy, and support groups such as Alcoholics Anonymous (AA) help alcoholics learn more about themselves, their problems, and their home life.

Since the late 1800s it has been questionable whether alcoholism is caused by environmental or genetic factors. It is certain that parental alcoholism has an impact on a child's life. Alcoholism may cause psychological problems for the children of alcoholics. However, not every person from an alcoholic family will become an alcoholic or have psychological problems. Many children of alcoholics are successful and are high achievers.

Family members of an alcoholic or substance abuser may take on roles in reaction to the alcoholic's behavior. The alcoholic or chemically dependent person may be hostile, aggressive, and blaming. Or, the alcoholic may be manipulative and charming and have very high standards. If a parent is an alcoholic, a child may try to fill the parent's shoes by cooking, cleaning, or taking on a job to provide for family needs. A negative role that a child may take on is that of a ***scapegoat***. In other words, the child is blamed for the alcoholic's problems and drinking. In rebellion, the child may become a rule breaker, become extremely hostile, cause problems, and stay in

Notes

trouble at school and at home. A child may withdraw and pull away from the family, becoming lost in the confusion.

The alcoholic may have a family member or members who actually help him or her remain dependent on the substance by covering up inexcusable behavior. The ***mascot*** tries to pull the family together by getting the focus away from the alcoholic. The ***enabler*** does not acknowledge the problem. The problem is covered up or avoided; therefore, the abuser is enabled to continue to drink in excess.

Alcoholism affects every member of the family in a different way. It is impossible to know how individual family members will react to alcoholism. It is important that all members of the family be counselled when dealing with the alcoholic or chemically dependent person. Many support groups are available for the families of the addicted. Families Anonymous is one group that can help families discover that they are not alone.

TOBACCO

Cigarettes, chewing tobacco, and snuff all contain an odorless and colorless drug called nicotine. ***Nicotine*** is a drug that gives the body a quick high. Gradually the body builds up a resistance to the drug, causing the body to desire more nicotine to get the same feeling.

Cigarettes

Cigarette smoking is a health risk to not only an individual who smokes but also to people around the smoker. Smoking may begin in early teen years due to pressures of friends who have started smoking. Teens who have parents or other family members who smoke are more likely to begin the habit. Almost one-half of the teens who smoke began before the age of twelve.

The inhalation of cigarette smoke irritates the nose, throat, and lungs. Cigarette smoke can be harmful to individuals even if they do not smoke. If a person is in a room or other place where people are smoking, the nonsmoker must breathe the air that contains exhaled smoke and smoke from burning cigarettes. This is called ***passive smoking*** or inhaling ***second-hand smoke***. Passive smoking has become a major issue in many cities, resulting in laws that prevent people from smoking in certain areas and establishments including restaurants and movie theaters. The Federal Aviation Administration (FAA) has banned smoking on all domestic airline flights less than two hours in length and some airlines have banned smoking on all flights.

Heavy smokers or chain smokers are twenty-five times more likely than nonsmokers to get cancer.

Smoking can shorten an individual's life significantly. Heavy smokers or chain smokers are twenty-five times more likely than nonsmokers to get cancer. Lung cancer and cancers of the lip, mouth, pancreas, esophagus, and bladder are the cancers that kill smokers most. Breaking the smoking habit is difficult. However, for those who do quit smoking, the benefits are apparent. Several days after an individual stops smoking, breathing improves and the typical cigarette cough disappears. Even though the lungs will never return to normal, the damage can be stopped and the lungs can be allowed to recover.

Notes

Smokeless Tobacco

Chewing tobacco and snuff are forms of smokeless tobacco that are habit-forming and harmful. Smokeless tobacco may irritate the inside of the mouth, cause a loss of taste and smell, contribute to bad breath, and discolor teeth. Smokeless tobacco also puts the user at considerable risk of developing oral cancer or cancer of the mouth. Individuals as young as fifteen have suffered from and died from oral cancer due to smokeless tobacco use.

DRUGS

When someone uses a drug for a reason other than its intended purpose, to escape, or to solve problems, it is known as ***drug abuse***. Not all drugs are considered harmful, but all drugs can be harmful if they are used improperly. Abusing drugs may damage a person's health and make him or her unable to function normally in society.

Not all drugs are considered harmful, but all drugs can be harmful if they are used improperly.

Use of certain drugs may make a person become dependent on the drugs psychologically or physically. ***Physical dependence*** is a condition in which the user's body is addicted to a drug. In other words, the body needs the drug to function. ***Psychological dependence*** is when a person craves the feeling that is experienced from using a drug.

Over-the-Counter and Prescription Drugs

As a whole, the United States is a drug-taking society. Millions of dollars are spent on advertising every year for over-the-counter drugs (OTC) that anyone can buy at the local drugstore without a prescription. The messages claim that almost anything can be cured by swallowing a pill, such as headaches, indigestion, heartburn, stuffy nose, weight problems, and stress. Unfortunately, most people do not consider these medications to be drugs—drugs that can lead to serious problems if not used correctly.

Prescription medicines also are not thought of as drugs. Many feel that since the prescription is ordered by a physician and is taken to help them get well, then taking the medication is not the same as taking drugs. Society has difficulty realizing that the term *drugs* refers to both types of drugs: legal (over-the-counter and, prescription) and illegal (street drugs). For teens, alcohol (under age 21) and tobacco (under age 18) are illegal drugs. For those over the designated age, these substances are legal drugs. Individuals can become addicted to both types of drugs. Some drugs are more addictive

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than others. Many drugs have the potential to help individuals, such as most over-the-counter and prescription drugs. These can be considered good drugs as long as they are taken as directed. Other drugs, such as illegal or street drugs, do not have the potential to help individuals and only cause harm regardless of how they are used.

Legal drugs or prescription drugs also may be abused. Diet pills and over-the-counter drugs used to keep people awake are commonly abused. Caffeine is the stimulant in soft drinks, coffee, and chocolate. Even though these drugs are legal, they can be harmful and possibly addictive.

A person must always follow the directions given on the package of a drug or instructions given by the doctor.

It is important for drugs to be used for the reason they are intended. A person should never take someone else's prescription drugs. A person must always follow the directions given on the package of a drug or follow instructions given by the doctor. Drugs should not be taken with other drugs unless under a doctor's supervision. Drinking alcohol while taking medication can cause severe reactions. Reactions include mood swings, illness, and even death.

Pain medications such as aspirin, ibuprofen, and acetaminophen can be potentially dangerous if taken in large doses over an extended period of time. Internal bleeding and kidney disorders are the most common side effects.

Diet pill abuse has been a problem for many years as people have become obsessed with wanting to be thin and wanting a fast method to get that way. Most over-the-counter diet pills contain stimulants. ***Stimulants*** can increase heart rate and induce rapid and erratic heartbeats. If taken in excess, several complications can occur. ***Phenylpropanolamine (PPA)*** is a common ingredient in diet pills. When taken in excess, it has been linked to high blood pressure, bleeding inside the head, and even strokes.

Digestive aids, such as antacids, are typically not harmful when used alone. They can, however, affect the way the body absorbs other substances such as antibiotics. Antacids contain sodium bicarbonate, or sodium, and can cause problems for individuals who have high blood pressure or heart problems. Laxative abuse has become a growing concern, especially for those individuals who use them as part of a weight reduction regimen. Overuse can lead to dependence and permanent damage to the intestines.

It is important to remember that all drugs have the potential of being abused and can become addictive either physically or psychologically. People who abuse or who are addicted to drugs are more likely than nonusers to neglect their responsibilities. Drug abusers may become so dependent on drugs that they will do anything to obtain their drugs even if it means harming another person.

Marijuana

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Marijuana is an illegal drug commonly known as pot, dope, grass, weed, or hash. Marijuana is the dried and ground leaves and stems of the hemp plant. Marijuana is usually smoked in the form of a cigarette called a ***joint.*** The smoke also may be inhaled from a pipe or bong. People also ingest marijuana that has been brewed as tea and baked into cookies and brownies. Those who ingest marijuana in foods or tea are at greater risk of contracting salmonellosis, which is a disease associated with food poisoning. It is not uncommon for some marijuana to be contaminated with animal manure. The animal manure that remains on the marijuana causes the salmonellosis.

Marijuana is a threat to health. People who smoke marijuana regularly damage their lungs at a higher rate than people who smoke tobacco. Three joints are as damaging to the lungs as twenty cigarettes. Physicians have found that people using marijuana have significant memory loss, poor motor coordination, disorientation, and possible addiction to the drug. Chronic marijuana smokers suffer from bronchitis, coughing, and wheezing.

The primary psychoactive ingredient in marijuana is delta-9 tetrahydrocannabinol, or TCH. The amount of TCH in a given quantity of marijuana determines its potency. TCH may cause the body to be unable to fight off diseases, viruses, and bacteria. TCH can remain in the body for four or five days, and leaves the body through sweat and urine. If marijuana is smoked often, an individual could have constant accumulations of TCH in the body. TCH accumulates in the brain and the reproductive organs. Results of the accumulations can include sleep disorders, impaired reflexes, difficulties with depth perception, and personality changes. The TCH interferes with the reproductive organs of both males and females. In pregnant women, the TCH can pass through the placenta and damage the fetus.

As with cigarettes, those who do not smoke but are around people who do, inhale the secondhand smoke. Those who inhale the secondhand smoke may begin to show the same physical symptoms found in people who actually smoke the joint or use the drug. According to the National Institute of Drug Abuse Addiction Research Center, being exposed to four joints in one hour can make an individual test positive on a drug test.

Physical symptoms found in people using marijuana include the following:

- reduced concentration
- reduced judgement
- red eyes
- dry mouth
- lack of coordination
- laughing
- hunger

Notes

Cocaine and Crack

Crack and cocaine are considered to be the most abused and most dangerous drugs in our society today.

Cocaine is a white powdery substance obtained from the leaves of the tropical coca shrub. Cocaine is snorted into the nose or dissolved in water and injected into the veins. Intravenous drug users are at high risk of contracting the HIV virus that causes AIDS by sharing needles. Dirty needles also may spread hepatitis. ***Crack*** is a manufactured, more dangerous form of cocaine that is heated with baking soda and inhaled through the nose. Crack also can be smoked in water pipes or mentholated cigarettes. Crack and cocaine are considered to be the most abused and most dangerous drugs society today. Both are extremely addictive and can be deadly.

People use cocaine and crack because they give an immediate rush or high. The high from cocaine and crack is so strong that people feel they must do more to keep the high feeling at a good level. The "crash" experienced after using cocaine and crack is very undesirable. The undesirable crash makes the drug easy to become dependent upon.

Deadly reactions to cocaine and crack include heart failure, stroke, and seizures.

Cocaine is a threat to health. The use of cocaine and crack increases blood pressure and heart rate, causing restlessness and excitement followed by extreme depression. Research has found that even using small amounts of cocaine can cause dangerous increases in the heart rate, leading to blood clots and irregular heartbeats. Deadly reactions to cocaine and crack include heart failure, stroke, and seizures.

Cocaine and crack cause severe narrowing of blood vessels in the body. The drugs can also cause dangerous and dramatic increases in the heart rate. The increases in heart rate combined with the narrowing of blood vessels cause the body's available blood supply to the heart to be reduced. This disruption can cause blood clots in the heart and other bodily organs, causing instant death. Studies have shown that this reaction can happen in first-time users as well as in those who use cocaine regularly.

Another danger exists for those individuals who use cocaine on a regular basis. Fatal seizures can occur as the brain becomes more and more sensitive to the drug through a process called ***kindling***. As the brain becomes more sensitive, an amount of cocaine or crack used before may be too much for the brain to handle, causing sudden seizures that are potentially fatal.

Research has shown that habitual cocaine and crack users have a tendency to develop Parkinson's disease. Parkinson's disease usually affects the elderly and is a disabling, progressive disorder of the central nervous system. It is also characterized by tremors, rigidity of the muscles, and progressive crippling. Cocaine and crack use can bring about the disease at a much younger age.

Inhalants

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The use of inhalants such as glue, gas, aerosols, spray paints, nitrites, rush (concentrated cleaner), and correction fluid have become a popular way for young teens to get high. Inhalants such as these are also known as ***gateway drugs*** because they may lead to abuse of more dangerous drugs later in life. Inhalants are sniffed from plastic bags, soaked rags, or small containers. In an effort to combat the problem with inhalants, a law was passed making it illegal for those under age eighteen to purchase spray paints.

Inhalants cause nausea, dizziness, headaches, and loss of control. Dangers include suffocation, vomiting, damage to the brain and central nervous system, and sudden death.

Other Commonly Abused Drugs

PCP or ***angel dust*** is a dangerous drug that is commonly added to other substances like cocaine and marijuana. PCP is a hallucinatory drug. People under the influence of PCP have been known to act in bizarre manners. Those who use PCP have an intense attraction to water and are drawn to it. Once in the water, the individual may become disoriented and forget to surface. While under the influence of PCP people have set themselves on fire, killed other people, and walked onto freeways in front of oncoming traffic.

Heroin is a habit-forming narcotic derived from morphine. Heroin is highly addictive and users are known to inject heroin into their skin and veins using dirty or shared needles. Heroin users are at high risk for contracting the HIV virus that causes AIDS.

Heroin users are at high risk for contracting the HIV virus that causes AIDS.

Ecstasy is a stimulant and a hallucinatory drug. This synthetic drug can reproduce a high that is greater than cocaine or heroin. The use of ecstasy is related to permanent brain damage and sudden death.

GRADES 7 & 8

Notes

- Write the words *substance abuse* on the chalkboard. Define *substance* as drugs, alcohol, and tobacco. Define *abuse*. QUESTIONS: How does substance use differ from substance abuse? Why would people engage in substance abuse?

- Display transparency 2E8, The Limit. Divide the class into groups. Have the groups suggest ways students can say "no" to drinking. Have elected group leaders report their suggestions to the class. QUESTIONS: Does a person need to give a reason when he or she refuses to drink? Why? How is peer pressure related to one's decision to drink? Do you think advertising influences people to drink? Why?

- Contact the American Cancer Society and request educational materials related to the components tobacco and the effects of using tobacco products. Request information related to smokeless tobacco and smoked tobacco products. Have students use these resources to gather statistical information on smoking, such as the effects on health, the cost of tobacco products, and information regarding the use of tobacco. Have students present the information in a report, poster, or other visual form.

- Invite a pharmacist to speak to the class on use and abuse of over-the-counter and prescription drugs. Help students prepare questions prior to the presentation. QUESTIONS: Can over-the-counter and prescription drugs be abused? How can a pharmacist promote safe use of drugs and discourage abuse? What prescription and over-the-counter drugs are commonly abused? What are possible effects of over-the-counter and prescription drug abuse? What laws must a pharmacist follow in order to discourage drug abuse?

- Display transparency 2E2, Possible Signs of Drug Involvement. Explain how to identity signs of drug involvement by recognizing the behavior changes. Lead a class discussion regarding what should be done if someone suspects a friend or family member is involved in drug abuse. QUESTIONS: What is the best way to approach the person? Where can help be obtained?

- Display transparency 2E5, Characteristics of a Problem Drinker or Alcoholic. Lead a class discussion on the characteristics listed. Have students identify other potential alcohol abuse problems such as doing something under the influence of alcohol that would not be done otherwise and drinking until passing out. QUESTIONS: What potential problems does drinking alcohol create? How are family members affected by a problem drinker or alcoholic? unborn children? What are some agencies or organizations in the community that provide assistance for problem drinkers or alcoholics? How can a person help someone who is an alcoholic or problem drinker?

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GRADES 9 & 10

- Display transparency 2E5, Characteristics of a Problem Drinker or Alcoholic. Explain and lead a discussion on how to identify potential alcohol abuse problems. Have students identify other possible characteristics of a problem drinker such as drinking until passing out or behaving in a way a person would not behave otherwise. QUESTIONS: What if a family member has some of the characteristics of a problem drinker? a friend? How could you approach him or her? Where could a problem drinker or alcoholic go for help?

- Write the word *addiction* on the chalkboard. Have each student write her or his own definition on a piece of paper. Lead a class discussion to combine the definitions to create a class definition of addiction. Ask a volunteer to write the definition on the chalkboard. Define addiction to the class as physical dependence (a condition in which the user's body is addicted) or psychological dependence (when a person craves the feeling that is experienced from using a substance). QUESTIONS: What substances are addictive? How can a person identify a substance that might be addictive? How can a person avoid addictive substances?

- Display transparency 2E2, Possible Signs of Drug Involvement. Explain how to identify signs of drug abuse listed. Discuss other signs or behavior changes that might indicate a person has a drug problem, such as the following:
  - talkative and expressive to silent and withdrawn
  - healthy and energetic to nervous and restless
  - confident and self-assured to oppressed and persecuted
  - attentive and dependable to vague and disinterested
  - eager and enthusiastic to apathetic and hopeless
  - open and trusting to suspicious and alienated

- Display transparency 2E8, The Limit. Have students read selected references that include reasons people consume alcohol. Lead a class discussion regarding alcohol use. Lead students to brainstorm additional reasons people drink. Have a volunteer list the reasons on the chalkboard. Lead students to brainstorm a list of long-term physical effects of alcohol on the body. QUESTIONS: Do the temporary, seemingly desirable effects associated with drinking outweigh the physical harm brought about by alcohol consumption? Why? How can a person deal with situations like boredom or stress that some people give as reasons to drink alcohol?

- Contact the American Cancer Society to obtain educational materials related to smoking. Invite a member of the staff to talk to the class regarding the components of and harmful effects of tobacco products. Instruct students to write a brief summary on the information learned from the speaker.

Notes

- Have students read selected resources on the effects of alcohol on the human body. Instruct students to create two columns on a blank sheet of paper and label one column "physical effects" and one column "psychological effects." Guide students in listing effects in the appropriate columns. Suggested effects include the following:
  - *physical* – cirrhosis, hepatitis, liver, and cardiovascular diseases; loss of memory; loss of appetite and nutritional deficiencies; gastrointestinal disorders such as irritating the linings of the stomach, esophagus, and intestines; glandular disorders such as damage to glands that regulate moods and hormones
  - *psychological* – detrimental behaviors that may lead to violent crimes such as robberies, rapes, assaults, homicides, and suicides; family violence

- Ask students to bring to class advertisements for legal drugs from magazines, flyers, or other sources. QUESTIONS: What attitudes and practices toward drug use are promoted in the advertisements? What implications might these have? How could some of the advertisements be improved to promote proper drug use? (As an additional learning experience, have students develop their own advertisements for over-the-counter drugs that incorporate principles from the discussion.)

GRADES 11 & 12

- Invite a state or local law enforcement officer to speak to the class on laws pertaining to the legal age for drinking alcohol, laws pertaining to DWI, and tests to determine whether or not one is intoxicated. Guide students in preparing questions prior to the speaker's arrival. Have students prepare written reports about what they learned from the presentation.

- Define *passive smoking*. Lead a class discussion about how students feel when others smoke near them. QUESTIONS: What are the effects of passive smoking? What are the rights of smokers? What are the rights of nonsmokers? Have students research new city ordinances or other policies being implemented regarding smoking in public. Have students present these policies to the class or prepare written reports.

- Have students write reports about the following topics:
  1. Stimulants such as cocaine and crack
  2. Depressants such as tranquilizers and barbiturates
  3. Hallucinogens such as LSD, PCP, and ecstasy
  4. Marijuana and TCH
  5. Narcotics such as heroin, morphine, and codeine
  6. Inhalants such as glue, spray paints, and correction fluid

  Have each student include how the drug affects the body and mind and the long and short-term consequences of its use. Have students give

Notes

brief oral reports. QUESTIONS: What drugs are legal? Which drugs are the most addictive? How does addiction occur?

- Display transparency 2E8, The Limit. Lead a class discussion on the hazards of drinking and driving. Have students locate statistics about alcohol-related accidents involving teens under the legal drinking age. QUESTIONS: What is the legal drinking age in your state? What are the laws related to drinking alcohol as a minor? What is the punishment for a minor who is arrested for DWI? What is the law as it relates to a person of legal drinking age supplying a minor with alcohol?
- Invite an individual whose life has been affected by a drunk driving accident to speak to the class. Guide students in preparing questions prior to the speaker's arrival.

ANY GRADE

- Display transparency 2E1, Pretest on Tobacco Use, and complete it as a class. Cover the answers as the bottom on the transparency until the class has finished the test. Uncover the answers and share them with the class. Lead a class discussion on students' answers compared to the correct answers.
- Display transparency 2E7, Hazards of Tobacco Use. Lead students to brainstorm a list of ways to stop using tobacco. QUESTIONS: How does an individual's attitude affect his or her ability to quit smoking? Is it more difficult to stop smoking or to stop using smokeless tobacco?
- Show transparency 2E2, Possible Signs of Drug Involvement. Divide the class into groups, and have each group research other possible signs of drug involvement. Have elected group leaders share their findings with the rest of the class.
- Display transparency 2E3, Myths and Facts Concerning Alcohol. Lead students to brainstorm a list of other myths that they have heard. Have groups research the other myths and report the facts to the class.
- Display transparency 2E6, Illegal Drugs & Their Effects. Lead a class discussion regarding what a person should do if she or he suspects that a friend or family member is abusing drugs. QUESTIONS: What is the best way to approach the person? Where can help be obtained? How should a person prepare himself or herself before confronting a person about drug abuse?
- Divide the class into small groups. Instruct each group to create a situation where a friend offers a person alcohol or drugs and he or she refuses. Have each group role play the situation for the class indicating how to say "no." QUESTIONS: What risks or elements of uncertainty

are involved? What may be some outcomes of saying “no?” Are these outcomes okay? How should a person deal with these outcomes?

Notes

- Display transparency 2E4, Driving While Intoxicated (DWI). Lead a class discussion on the hazards of drinking and driving. QUESTION: What can you do if you are riding with someone who has had too many drinks?

DIRECTIONS: Use a dictionary or other reference materials to define the words listed below.

1. abuse ______________________________
2. addiction ______________________________
3. alcoholism ______________________________
4. amphetamines ______________________________
5. barbiturates ______________________________
6. caffeine ______________________________
7. depressant ______________________________
8. hallucinogens ______________________________
9. inhalant ______________________________
10. narcotics ______________________________
11. nicotine ______________________________
12. passive smoking ______________________________
13. prescription drugs ______________________________
14. smokeless tobacco ______________________________
15. stimulant ______________________________

BEST COPY AVAILABLE

DIRECTIONS: Complete the following activity to identify terms related to substance abuse. Match each word in column A with its definition in column B. Place the letter of the appropriate definition in the blank to the left of each word listed.

Column A

____ 1. alcohol

____ 2. physical dependence

____ 3. psychological dependence

____ 4. stimulant

____ 5. crack/cocaine

____ 6. mascot

____ 7. nicotine

____ 8. scapegoat

____ 9. caffeine

____ 10. inhalant

____ 11. cigarette smoker

____ 12. marijuana

____ 13. smokeless tobacco

____ 14. enabler

Column B

A. an odorless colorless drug that gives the body a quick high

B. irritates the inside of the mouth and causes a loss of taste and smell, bad breath, and discoloration of teeth

C. increases heart rate and may cause erratic heart rate

D. person twenty-five times more likely to get cancer than a nonuser

E. depressant which slows bodily functions

F. person who covers up or protects an alcoholic's problems

G. use causes memory loss, poor motor coordination, disorientation, laughing, and hunger

H. considered a most dangerous drug, extremely addictive, and possibly deadly

I. sniffed from plastic bags, soaked rags, or small containers

J. prescription drug

K. condition where user's body is addicted to the substance

L. person who works to pull the family together by drawing focus away from the alcoholic

M. person taking the blame for an alcoholic's problems

N. denial of problem usage

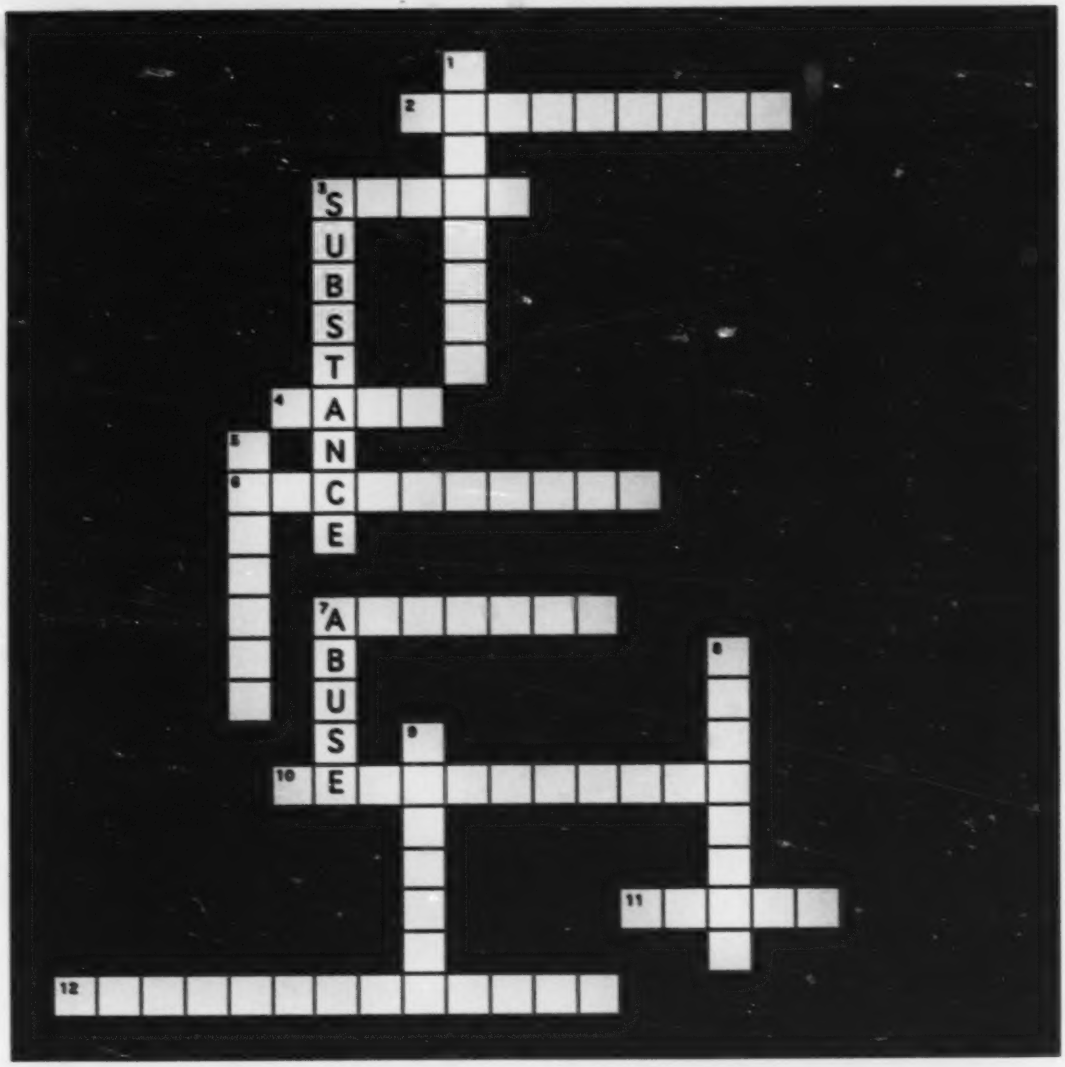
O. may cause internal bleeding

P. stimulant found in cola, coffee, and chocolate

Q. condition where user craves feeling of drug use

DIRECTIONS: Write a paragraph to answer the question: Why is it important to avoid alcohol and drugs?

DIRECTIONS: To review terms and information about substance abuse, complete the following activity. Read each clue below the puzzle, then write the letters of the word in the boxes of the corresponding item number in the crossword puzzle.



Across

2. An illegal drug commonly known as pot, dope, grass, weed, or hash.
3. Chewing tobacco and____are forms of smokeless tobacco that are habit-forming and harmful.
4. In Texas, a first offense DWI is a class B misdemeanor, punishable by confinement in____ for seventy-two hours to two years and a fine of not less than $200.
6. The term used to describe addiction to alcohol.
7. The substance that causes Fetal Alcohol Syndrome when consumed during pregnancy.
10. Type of drug that slows many bodily functions.
11. A manufactured, more dangerous form of cocaine.
12. ____ dependence is when a person craves the feeling that is experienced from using a substance.

Down

1. A stimulant found in soft drinks.
5. When a person breathes exhaled smoke from a smoker, it is called____ .
8. ____ dependence is a condition in which a person's body is addicted to a substance.
9. ____ drunk is the leading cause of death for people ages 15 to 24.

Pretest on Tobacco Use

T F 1. If one smokes low-tar, low-nicotine cigarettes, smoking is harmless.

T F 2. The minute a person stops smoking, the body goes to work to heal the damage smoking has done.

T F 3. Cigarette smoking is not addictive.

T F 4. Cigarette smoke does no harm to nonsmokers living with a smoker.

T F 5. Persons who smoke only a few cigarettes daily are damaging their health.

T F 6. Cigarette smoking is the main cause of lung cancer.

T F 7. Chewing tobacco is a safe alternative to smoking.

T F 8. Pregnant women who smoke risk harming their unborn babies.

T F 9. Smoking pipes and cigars is not associated with cancer.

T F 10. More teenage boys than teenage girls smoke.

Answers:
1.F 2.T 3.F 4.F 5.T 6.T 7.F 8.T 9.F 10.T

Possible Signs

of Drug Involvement

- Change in school or work attendance
- Change in personal appearance
- Mood swings or attitude change
- Pulling away from responsibility
- Friendships with known drug users
- Strange behavior
- Making excuses for drug–using peers

Myths and Facts Concerning Alcohol

Myth

A can of beer is less intoxicating than the average drink of liquor.

Fact

A 12-ounce can of beer, a 1-ounce drink of 110-proof liquor, and a 5-ounce glass of wine have equal effects on the body. Beer is the alcoholic beverage of choice among teenagers who drink.

Myth

Cold showers and black coffee help sober a person who has had too much to drink.

Fact

Alcohol is eliminated from the bloodstream only by action of the liver. This process takes time. Cold showers simply make a drunk person more wide awake, but they will not sober him or her. Alcohol directly affects not only a peron's reaction time, but also his or her perception of it. A person may think his or her senses are sharpened when in fact they are not.

Myth

A person can tell when someone has had too much to drink by the way the person walks and talks.

Fact

Many people who are impaired do not stagger when they walk or slur their speech when they talk.

Driving While Intoxicated (DWI)

- Driving while under the influence of alcohol is illegal and can result in an arrest for Driving While Intoxicated (DWI) in Texas.
- A first offense DWI is a Class B misdemeanor in Texas, punishable by confinement in jail for seventy-two hours to two years and a fine of not less than $200.
- If an open container is found at the time of the offense, three days are added to the jail term and the fine is increased by $100.
- An individual arrested for DWI is handcuffed and taken to jail. The offense is placed on the individual's criminal record.
- DWIs cost money. Expenses include fines, tickets, and attorney's fees.

CHARACTERISTICS OF A PROBLEM DRINKER OR ALCOHOLIC

- *gets drunk often*
- *drinks alone*
- *must have a drink in the morning to get out of bed*
- *hides bottles of alcohol*
- *changes personality or behavior after drinking*
- *gets arrested due to drinking*
- *loses school or work time due to drinking or the results of drinking*
- *has family problems due to drinking*
- *has financial problems related to drinking*
- *has memory losses after a drinking episode*

Illegal Drugs & Their Effects

Drug	Visible Effects
Amphetamines	Constant licking of lips in order to keep them moist resulting in chapped raw lips
	Shaky hands
	Profuse perspiration and body odor
LSD	Dilated pupils
Barbiturates	Disorientation, inability to walk straight
Heroin	Drastic loss of weight
	Runny nose
Cocaine	Red, raw nostrils
Glue sniffing	Red, watery eyes

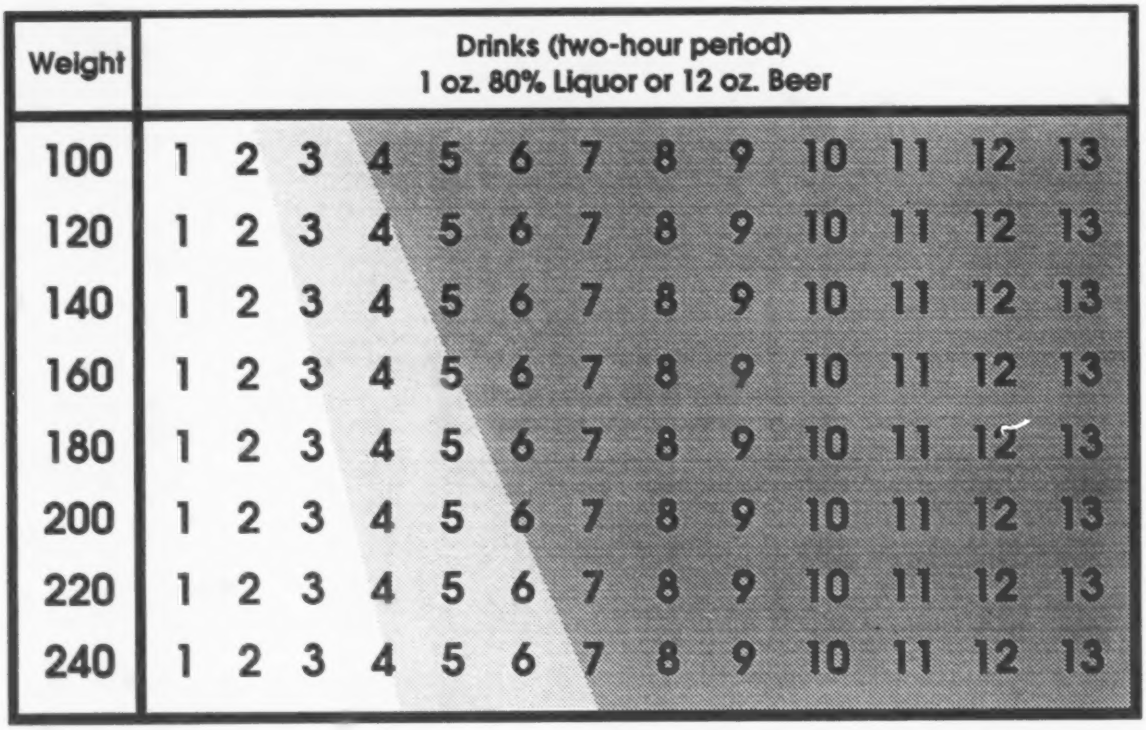
HAZARDS of Tobacco Use

FORM OF TOBACCO	RISK ASSOCIATED WITH USE
CIGARETTES	• *Include user in risk group with increased death rate -- twice as high for smokers than for non-smokers* • *Include user in risk group with increased death rate from lung cancer -- ten times as high for smokers than for non-smokers* • *Are the major cause of coronary heart disease* • *Aggravate and speed development of atherosclerosis* • *Cause emphysema* • *Are injurious to unborn children*
PIPES AND CIGARS	• *Cause greater risk of lip cancer and cancer of the mouth*
CHEWING TOBACCO AND SNUFF	• *Cause leukiplakia (soft mouth tissue becomes wrinkled, thickened, and white)* • *Can cause oral cancer* • *Cause tooth decay (especially with sweetened tobacco)* • *Contribute to receding gums* • *Discolor teeth* • *Decreases ability to taste bitter, salty, and sweet foods*
ALL FORMS *(Nicotine is in tobacco juice as well as in tobacco smoke.)*	• *Affect nervous system* • *Affect heart and circulatory system* • *Increase risk of stroke and heart attack* • *Are habit forming*

The Limit

In 1991 in Texas, there were 4,458 drivers age 20 and below who were driving while intoxicated and involved in accidents. In the same age group, 94 DWI drivers were killed in accidents. In Texas, the legal age for alcohol purchase and use is 21.

—Source: Texas Department of Public Safety



Weight	Drinks (two-hour period) 1 oz. 80% Liquor or 12 oz. Beer												
100	1	2	3	4	5	6	7	8	9	10	11	12	13
120	1	2	3	4	5	6	7	8	9	10	11	12	13
140	1	2	3	4	5	6	7	8	9	10	11	12	13
160	1	2	3	4	5	6	7	8	9	10	11	12	13
180	1	2	3	4	5	6	7	8	9	10	11	12	13
200	1	2	3	4	5	6	7	8	9	10	11	12	13
220	1	2	3	4	5	6	7	8	9	10	11	12	13
240	1	2	3	4	5	6	7	8	9	10	11	12	13

☐ **Caution**
BAC* to .05

░ **Driving Impaired**
.05-.09

▨ **Legally Drunk**
.10 and UP

*Blood Alcohol Content

BEST COPY AVAILABLE

2E1

Notes

1. abuse - to use wrongly or improperly
2. addiction - when cessation of something causes severe trauma
3. alcoholism - addiction to alcohol
4. amphetamines - a drug that stimulates the central nervous system (uppers)
5. barbiturates - a drug used as a sedative to induce sleep; dangerous, habit-forming depressants (downers)
6. caffeine - a stimulant found in tea, coffee, and colas
7. depressant - a drug used to lower the rate of nervous and muscular activity
8. hallucinogens - drugs that produce a sensory experience of something that does not exist outside the mind
9. inhalant - drug or other substance inhaled as vapor
10. narcotics - addictive substances that distort the senses producing euphoria, stupor, or coma
11. nicotine - an odorless and colorless drug that gives the body a quick high
12. passive smoking - when a person is enclosed in a room or other place with people who are smoking and he or she breathes the air containing exhaled smoke and smoke from burning cigarettes, pipes, etc.
13. prescription drugs - drugs prescribed by a medical doctor
14. smokeless tobacco - chewing tobacco, snuff, and other substances containing tobacco that are not smoked
15. stimulant - drug or other substance that temporarily increases the activity of some vital processes or functional activity

2E2

1. E
2. K
3. Q
4. C
5. H
6. L
7. A
8. M
9. P
10. I
11. D
12. G
13. B
14. F

2E3

Answers will vary.

Notes

2E4

Across

2. marijuana
3. snuff
4. jail
6. alcoholism
7. alcohol
10. depressants
11. crack
12. psychological

Down

1. caffeine
5. passive
8. physical
9. driving

UNIT 2

Module F

Notes

Sex Education

Take time to read between the lines.

In this era of escalating teenage pregnancy rates and the growing threat of sexually transmitted diseases, including AIDS, it is more important than ever to provide factual information to students to enable them to make wise, responsible sexual choices. It is important for them to learn that there is a difference between sex and intimacy and sex and sexuality. Many see sexuality as a synonym for sexual intercourse, but there is much more to it than that.

Sex education is an important part of growing up. Take this opportunity to help students discover how and what their values are related to sexual choices, and help them realize that sexual choices should be made based on careful reflection and a strong sense of what is right for them.

Sex education is much more than the teaching of the biological reproductive systems of males and females. Sex education encompasses a student's background and what the student has been taught at home. Adolescents who have been taught specific values and attitudes and have been given accurate information regarding sexuality will obviously be more knowledgeable than a student who has had little or no discussion of sex at home. Because of the society we live in, both types of students have had some exposure to sex education even before they began school.

Sex education encompasses a student's background and what the student has been taught at home.

Most parents in the United States want some sex education taught in school. However, some people still feel that if sex is discussed in any form the discussion will lead to and encourage adolescents to have sex. This belief has been proven to be wrong by many experts and researchers. Some adults think sex is only for adults and should not be dealt with until adulthood. Obviously, adolescents are sexually active prior to adulthood and need some knowledge and guidance during this time in their lives.

Notes

The more ignorant and uneducated a person is about sex, the more likely he or she is to contract a sexually transmitted disease or suffer an unwanted pregnancy.

Equipping adolescents with adequate knowledge about sex does not assure a parent that his or her child will make wise choices about sex. Knowledge does not necessarily promote positive action, but it does promote informed decision making. Some studies have shown how harmful the lack of knowledge can be to sexually active adolescents. The more ignorant and uneducated a person is about sex, the more likely he or she is to contract a sexually transmitted disease or suffer an unwanted pregnancy.

Many parents believe they should be more involved with their children's sex education and be the primary source of their sexual knowledge. However, most parents are uncomfortable with the prospect of discussing sex with their children and may not know the answers to their children's questions. Hence, most adolescents learn about sex from their peers who have learned about sex from the media, which can be misleading and untrue. Having all of the answers and feeling completely comfortable talking about sex should not be prerequisites for teaching children or students about sex.

BIOLOGICAL SEXUAL DEVELOPMENT

Young people going through puberty should not be alarmed if they have not experienced the same bodily changes as their friends.

All humans are different physically, psychologically, and emotionally; therefore, all humans change from children to adults at different times and at different rates of speed. This process of changing from a child to an adult is called ***puberty***. Puberty is a time in a person's life when many changes are occurring within the body and mind. Young people going through puberty should not be alarmed if they have not experienced the same bodily changes as their friends. Many of these changes are dramatic and difficult to understand.

The organs that comprise the genital system and the urinary system overlap in some cases, and in some cases the organs such as the bladder and urethra may function similarly in both males and females. However, the male and female genitalia are very different. The organs involved in reproduction will be the primary focus of this section.

Males

The reproductive system of a male consists of the following genitalia which are illustrated in figure 2F.1:

- testicles — produce the male hormones and sperm
- scrotum — pouch that holds the testicles and hangs under the penis
- penis — outwardly visible organ made of spongy tissue and blood vessels; blood vessels expand and cause the spongy tissue to harden, forming an erection
- urethra — tube that runs from the bladder through the penis that carries fluids (urine and semen) out of the body; vas deferens joins the urethra and deposits the semen into the urethra
- vas deferens — tube that carries the sperm from the epididymis to the seminal vesicle and opens into the urethra

Notes

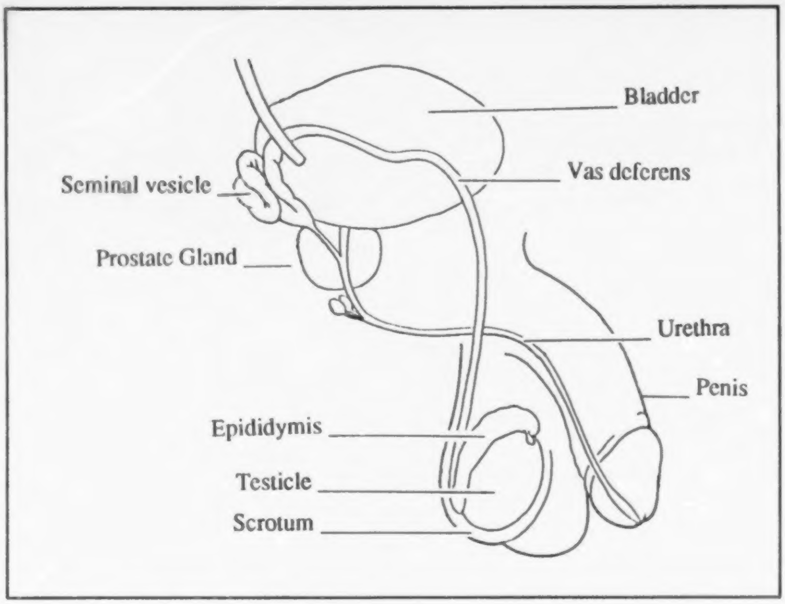


Figure 2F.1

- seminal fluid (semen) — thick whitish fluid that surrounds the sperm, secreted from the seminal vesicles, prostate and other glands
- epididymis — coiled tube that lays on top of the testicle and carries the sperm to the vas deferens
- seminal vesicle — small cavity that holds the sperm after it is produced
- prostate — surrounds the urethra and lies below the bladder; secretes the major portion of the seminal fluid which carries the sperm through the body and helps sperm survive in the vagina

Females

Females are born with all of the eggs they will have for their lifetime, unlike the male, whose body is constantly producing sperm with the onset of puberty. The female's eggs lie dormant until puberty and then are released one at a time until only a few are left. The onset of menstruation in adolescent girls is called ***menarche***. A woman's body goes through some significant changes after all of the eggs have been released and the ovaries no longer produce estrogen. This change is called ***menopause***.

The female's eggs lie dormant until puberty and then are released one at a time until only a few are left.

The reproductive system of a female is vastly different than that of a male and consists of the following genitalia which are illustrated in figure 2F.2:

- fallopian tubes — canal which begins at the bottom of the ovary that empties into the uterus; the tube in which the egg travels to the uterus; fertilization usually occurs in the fallopian tubes
- ovaries — organs that produce and hold the unfertilized eggs
- uterus — hollow, light bulb shaped muscular organ where the embryo

Notes

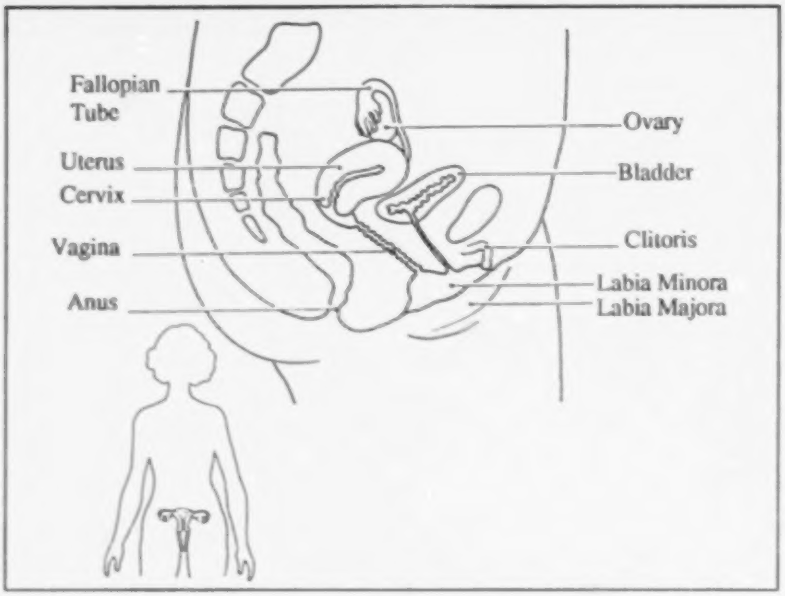


Figure 2F.2

and fetus develop, very elastic, can stretch beyond its 2 1/2 inches to hold a baby

- urethra — tube that empties urine from the bladder, only 1 1/2 inches long
- urethral opening — small opening in the urethra below the clitoris where urine leaves the body
- clitoris — tiny but sensitive protrusion that is filled with nerve endings and is greatly responsible for a woman's sexual arousal and pleasure
- vaginal opening — the area where the external and internal genitals come together, the beginning of the vagina
- vagina — tube about five inches long which encircles the penis during intercourse and serves as the birth canal; cells within the vagina produce secretions and lubricants
- cervix — a small opening from the upper end of the vagina to the uterus, forming the neck of the uterus to protect the uterus, dilates during childbirth to allow a baby to be born
- labia — folds of skin that cover the external genitalia; outer folds are larger and called the labia majora; inner folds are smaller and called the labia minora

The development of a human being from a single cell is an amazing process. From the time of fertilization to birth, approximately 266 days, the cell grows into a baby. The actual time span an egg can be fertilized, as well as the time of menstruation, can vary from month to month and is different for each woman. The egg can be fertilized once it has been released from the ovary but prior to it reaching the uterus. This process can last from a period of a few hours to a few days. The sperm can live from three to five days in a woman's uterus. Therefore, if sperm are deposited in the female's vagina prior to ovulation, it would be possible for the egg to be fertilized and the partners to expect a baby in about nine months.

Notes

HUMAN SEXUALITY

Sexuality is a part of all human beings. It includes sexual feelings (how people feel about themselves and others) and sexual activities. It begins forming at conception and is what makes people who they are. The whole sense of what individuals become is tied into their own sexuality. All too often, sexuality is seen as a synonym for sexual intercourse, but it means much more than that. Sexual actions are only a part of a person's sexuality.

Sexuality begins forming at conception and is what makes a people who they are.

Some individuals define sexuality in terms of sex roles. They perceive society's view of typical feminine and masculine roles as very important and have difficulty when they have feelings that seem to contradict society's images of how males and females should be. Being caught up in these stereotypical roles may cause people to relate to one another as sex objects and may cause difficulty in attaining or maintaining close relationships with the same or opposite sex. It also may inhibit them from showing honest friendship in a dating or sexual relationship.

All humans have some masculine and feminine characteristics. The combination of these traits is called ***androgyny***. People who consider themselves to be androgynous or to have some androgynous traits are able to function in society much better than people who consider themselves only masculine or feminine.

How people respond to their own sexuality is directly related to how they are reared from infancy. Studies have shown that the sexual identity given to each person at birth is reinforced by parents and society, in general, throughout one's lifetime. Providing good role models and encouraging children to imitate these role models, helps children develop their own sexual identity. If a child is taught that his or her body is "bad" and "nasty," he or she may have difficulty forming close, intimate relationships with others.

Sexuality may be viewed in many different ways. Some may think of sexuality as the male/female roles that all people have. Others may view sexuality as a person's "sexiness," while still others may consider it the act of sexual intercourse. In reality, sexuality may be a combination of all of these ideas.

Adolescents experiment with their sexuality and form their sexual identities by making choices and decisions about their future. These decisions are based on the moral and ethical values that the teenager has been reared to believe. As adolescents grow and mature, they begin to form their own values and make decisions based on these values. Setting lifetime goals

Notes

Teens who have set goals for themselves and have determined they want certain things out of life are more apt to make wise choices.

can be a major influence on a teenager's overall identity. Teens who have set goals for themselves and have determined they want certain things out of life, like a college degree or an exciting career, are more apt to make wise choices. These choices help motivate them toward achieving their specific goals without distractions such as drugs, alcohol, or an unwanted pregnancy.

Becoming sexually involved is a decision that today's adolescents have to make at younger ages than ever before. Age, however, is not necessarily the primary factor a person should use to decide whether or not to become sexually involved. Becoming knowledgeable and capable of making a distinction between the behaviors that harm and erode relationships and the behaviors that complement and enhance relationships is an important factor in such a decision. Making good choices is difficult for many adolescents and is often considered to be a part of growing up and maturing.

Having sex with another person should be one of the most important decisions a person makes, and the decision should not be made in the heat of passion. Individuals should have complete control over their bodies and their sexuality. Adolescents need to know that they make the decisions and choices concerning their sexuality. The decisions they make should be ones they will feel good about the next day, the next month, and in five years. The following questions are guidelines that a person might consider prior to engaging in a sexual relationship.

- Do I feel ready to have sex with this person?
- Am I in love with this person?
- Does this person truly love and care for me?
- Does this person want to have sex more than I do?
- Is this person pressuring me to have sex?
- Do I think I need to have sex to hold on to this person?
- Am I prepared to suffer the consequences of an unplanned pregnancy or a sexually transmitted disease?
- Do I think I need to have sex to be popular?
- Is this exactly the way I want my first sexual experience to be remembered?

Becoming intimate with another person does not have to involve a sexual relationship.

Intimacy plays a big part in a successful sexual relationship. Some people believe intimacy and sex are the same thing; however, a blend of both sex and intimacy is what most people strive for in a good relationship. Becoming intimate with another person does not have to involve a sexual relationship. Intimacy can be a close, personal relationship with a family member or friend who is easy to talk to, accepting, caring, and loving. Intimacy comes with both physical and emotional maturity. Being intimate with another person can be a special, comfortable, trusting relationship where both people can be themselves without pretending to be anyone or anything else. Developing an intimate relationship with a person who may become a sexual partner is the most desirable path to take to building a long-term loving, sexual relationship. Having sex before becoming intimate can be unfulfilling and emotionally detrimental.

Notes

The media has played a significant role in the mixed messages that adolescents hear and see. Adolescents may be encouraged by parents, teachers, and friends to "just say no" to a sexual relationship until they are older or married. However; they are constantly exposed to and seduced by television, billboards, radio, and magazines that imply sex is the way to be beautiful and popular. It is difficult for many adults, who have formed their identities, to see through the barrage of sex and violence in U.S. society. The pressure for some adolescents to decide what is right for them often makes the decision extremely difficult.

Adolescents are constantly exposed to and seduced by television, billboards, radio, and magazines that imply sex is the way to be beautiful and popular.

The amount of sex and violence that adolescents view in their formative years may contribute to the shaping of their identities and personalities. It is important for parents to put limits on the amount of sex and violence that their children are exposed to in our society. Placing these limits on children before they become teens helps them understand what is right and wrong. It is more difficult to impose restrictions on what adolescents are exposed to because of their need to exert their independence.

It is important for parents to put limits on the amount of sex and violence that their children are exposed to in our society.

CONTRACEPTION

Contraception should be a subject that is discussed between two people prior to engaging in sexual intercourse. Contraception is an important part of a sexual relationship. Openly discussing the options available shows maturity and caring for the other person. There are many different forms of contraception, but they all vary in their effectiveness. The most effective form of contraception is abstinence. Abstinence is the only way to prevent pregnancy and the acquisition and transmission of a sexually transmitted disease. Saying "no" to sex can be one of the best decisions people may make during certain periods of their life. When a person decides that becoming sexually active is right for them, contraception should be considered. Refer to Table 2F.1 at the end of this section for information on the types of contraception that are currently available.

The most effective form of contraception is abstinence.

SEXUALLY TRANSMITTED DISEASES

If individuals are having sex, they are running the risk of acquiring sexually transmitted diseases. Sexual freedom has increased because of more reliable methods of contraception. Increased sexual activity has led the way for new and deadly diseases. A high element of risk is involved with any sexual relationship outside of a long-term, mutually-monogamous one. Many doctors and researchers are now saying that there is no such thing as "safe sex." Sex is becoming more and more risky. New strains of diseases are being discovered, and diseases are becoming resistant to the treatments currently available. All sexually transmitted diseases can be transferred by both heterosexual and homosexual activity. The following diseases are primarily, but not exclusively, transmitted by sexual contact:

- ***AIDS (acquired immune deficiency syndrome)*** — caused by the human

Many doctors and researchers are now saying that there is no such thing as "safe sex."

immunodeficiency virus (HIV) that is passed in semen, blood, and vaginal secretions, spread through vaginal or anal intercourse, oral sex, and sharing drug needles with an AIDS infected person; the virus attacks the body's immune system and causes it to be ineffective in protecting the body against infections and diseases, no known cure, fatal

- ***Chlamydia*** — chlamydia trachomatis bacteria causes infection of the urinary and reproductive organs, can spread and cause sterility if not treated; antibiotics usually clear infection
- ***Genital Warts*** — similar to regular skin warts in appearance and origin, caused by the human papilloma virus or HPV, warts removed by medications, cyrosurgery (freezing of tissues), or laser treatment
- ***Gonorrhea*** — infection caused by neisseria gonorrhoeae bacteria, can spread throughout the body, causes pelvic inflammatory disease in women and prostatitis and urethritis in men, leads to sterility in both women and men, can be cured with antibiotics if diagnosed in the early stages
- ***Pelvic Inflammatory Disease (PID)*** — caused by bacteria, occurs only in the female, can cause scarring in the fallopian tubes which can cause infertility; treatment with antibiotics usually cures PID
- ***Syphilis*** — caused by a microorganism called a spirochete, also can be transmitted when minor cuts or abrasions of the skin come into contact with infected body fluids; less prevalent than gonorrhea or chlamydia; symptoms may be slow to appear and may lay dormant for months or even years; if untreated, can cause damage to internal organs such as heart, brain, circulatory system and nervous system; this damage can cause death
- ***Genital Herpes*** — caused by the herpes simplex type 2 virus, can be transmitted when minor cuts in the skin come into contact with infected body fluids, shows up as tiny fluid-filled blisters on the genitals; virus may lie dormant and reappear when the body's resistance is low, no cure; the virus stays in the body permanently

Other than abstinence, there are no 100 percent effective methods of not catching a disease from a sexual partner. However, there are steps a person can take to help prevent the spread of sexually transmitted diseases. The following guidelines should be used by anyone who is sexually active:

- Know your partner — understand that sex within a mutually monogamous relationship is the best way to prevent bringing disease into the relationship; don't have sex with just anyone
- Know the risks before engaging in sexual activity — know as much about sexually transmitted diseases as possible
- Be responsible when using protection against disease — be prepared to have safe sex, even if your partner is not, by having condoms and spermicides on hand
- Keep your body clean — bathe or shower regularly; wear clean undergarments; know that your partner also practices good hygiene
- See a doctor if you have any symptoms — getting treatment quickly can sometimes keep a disease from spreading and/or becoming more damaging

Notes

- Abstain from sex if you have any symptoms — do not engage in sex while infectious, even if you think you have already given your partner the disease
- Tell your partner(s) that you have a sexually transmitted disease — although this may be embarrassing, it is the only decent, responsible course to take; encourage them to seek medical treatment

Additional information on AIDS can be found in Module 2B of the *Skills for Life* Curriculum.

Types of Contraceptives

Contraceptive	Description	Effectiveness	Side Effects	Affect on Sexual Intercourse	Method of Obtaining
Abstinence the most effective form of birth control	Partners refrain from sexual intercourse	the only 100% effective form of birth control	Abstinence is not a method of contraception, but it is the only way to prevent a pregnancy and the acquisition and transmission of a sexually transmitted disease.		
Birth Control Pill	The birth control pill is made up of different amounts of the hormones progesterone and estrogen which are released in the body to inhibit ovulation. The pill is taken on a regular, daily basis by women.	94% to 97%	irregular menstrual periods, breast tenderness, headache, nausea, dizziness, acne, change in appetite, and weight gain	none	prescribed by a physician after an examination
Condom	A thin covering made of rubber is placed over the penis to prevent sperm from entering the vagina; most effective when used with a spermicide. Condoms are the only form of contraceptive that also help prevent the spread of sexually transmitted diseases.	90% to 98 % condoms sometimes leak, which lowers the effectiveness rate	none	may decrease the sensations and lessen the enjoyment of sexual intercourse	can be purchased at a drugstore without a prescription
Diaphragm	Before intercourse, a flexible piece of rubber is inserted into the vagina that fits over the cervix where it prevents sperm from reaching the egg. A diaphragm needs to be used with a spermicide to be totally effective.	87% to 98%	may cause slight irritation in the vagina	usually none; may interfere with the spontaneity of sexual intercourse	fitted by a physician after an examination; spermicides can be purchased at a drugstore without a prescription

Table 2F.1

Types of Contraceptives

Contraceptive	Description	Effectiveness	Side Effects	Affect on Sexual Intercourse	Method of Obtaining
IUD (intrauterine device)	IUDs are plastic devices placed in the uterus, some with copper wrapping, that prevent the embryo from implanting in the lining of the uterus. They come in various shapes. The safety of this device has been questioned in the past. This is an unlikely contraceptive method for adolescents.	96% some IUDs release progesterone to increase their effectiveness	may cause cramping, changes in menstrual bleeding, or pelvic infection	usually none	inserted by a physician after an examination
Natural Family Planning (also known as the rhythm or calendar method)	A woman determines when her body is ovulating by checking her temperature and cervical mucous. Sexual intercourse does not occur during this time each month.	53% to 94% depends largely on the woman's knowledge of her body	none	none; however, there may be long periods when there is no sex	learn about this method from a professional
Norplant (newest form of birth control)	Five small silicone tubes are implanted in a woman's upper arm that release the hormone progesterone into the body and inhibit ovulation. Prevents pregnancy for five years.	99%	irregular menstrual periods, headaches, nausea, dizziness, acne, change in appetite, and weight gain	none	inserted by a physician after an examination
Spermicide Foams, Creams, and Jellies	Sperm-killing chemical inserted into the vagina to prevent the sperm from reaching the egg. Should be used in conjunction with a condom.	71% to 96% not very effective when used by itself	may cause slight irritation in the vagina	may cause slight irritation during sexual intercourse	can be purchased at a drugstore without a prescription

Table 2F.1 - continued

Types of Contraceptives

Contraceptive	Description	Effectiveness	Side Effects	Affect on Sexual Intercourse	Method of Obtaining
Sponges	A small, flexible sponge is inserted into the vagina that covers the cervix. Spermicide is released to help prevent sperm from reaching the egg. The sponge can be left in place for twenty-four hours and does not need additional spermicide to protect during the twenty-four-hour period.	85% to 91%	spermicide may cause slight allergic reaction to both male and female	may cause slight irritation during sexual intercourse	can be purchased at a drugstore without a prescription
Sterilization These procedures are considered permanent and are not usually recommended for young people.	Vasectomy is performed on males and involves the surgical removal or tying of the vas deferens to prevent sperm from being released. Tubal ligation is performed on females and involves the surgical cutting or tying of the fallopian tubes to prevent the egg from reaching the uterus and sperm from reaching the egg.	almost 100% sometimes the procedures can be reversed; usually performed on adults who have had their family and are positive they do not want any more children	Some amount of risk is involved in all surgery, but both procedures are relatively safe and simple.	none	these medical/ surgical procedures must be performed by a physician
Withdrawal not considered a form of contraception	the man withdraws his penis from the vagina before ejaculating, sperm supposedly will not be released into the vagina	could be as low as 0% or as high as 80% some sperm can be released prior to ejaculation making effectiveness rates somewhat unclear		interferes with the enjoyment of sexual intercourse	

Table 2F.1 - continued

GRADES 7 & 8

Notes

- Write the following statements on the chalkboard and instruct students to complete them on a blank index card. 1) I learned most of what I know about sex from _____. 2) A question I would like to have answered about my body is _____. Assure students that responses will be anonymous. Collect the index cards, and compile and share the sources of information given in number 1) with students. Discuss ways to judge the validity of information obtained from various sources. Give each student a question from number 2) making sure he/she does not get his/her own question. Have the students use references and resources to answer the question in writing. Lead students to discuss the questions and answers. NOTE: Some students may need individualized help when answering their questions.

- Display transparency 2F3, Androgyny. Ask students to write on a sheet of paper which characteristics they see in themselves, adding any terms that they believe should be included. Then, have students write next to each of their characteristics "M" for characteristics associated with males, "F" for characteristics associated with females, "A" for androgynous characteristics, and "X" for terms that are not appropriate for either sex. Lead a class discussion to dismantle any possible stereotypes such as, "gentle" is only "F," not "M," or "ambitious" is for "M" and "F," and "bossy" is not just for "M" or "F." QUESTIONS: Why is it unhealthy for either sex to consider themselves "superman" or "superwoman" and void of any of the characteristics of the opposite sex? What characteristics would you find attractive in the opposite sex?

- Place the names of all sexually transmitted diseases on papers in a basket. Ask each student or group of students to select a piece of paper and research that sexually transmitted disease. Have students present the information learned to the class. Instruct students to make presentations as creative as possible but also informative and beneficial. Perform the presentations for a civic group or the student body for a student organization activity.

- Divide the class into pairs to define the following terms: fallopian tubes, uterus, clitoris, vaginal canal, vulva, labia, urethra, ovary, penis, scrotum, testicles, vas deferens, epididymis, seminal vesicle, and prostate. As students share their definitions, lead a class discussion and include related concepts from the text. QUESTIONS: Which of the terms above is found in both males and females? Which organ in the female is responsible for producing or releasing the egg? Which organ in the male is responsible for producing the sperm?

Notes

GRADES 9 & 10

- Ask students to think about and consider how they learned what they know about sex. Using humorous pictures, cartoons, and stories, lead a class discussion about how many parents and adults in general have difficulty discussing sex with children or adolescents. Have students create their own comic strips or cartoons about parent-child discussions concerning intercourse, sexuality, menstruation, pregnancy, or other related topics.

- Ask students to write down their own definition of sexuality. Have students read references to determine other definitions of sexuality. If some students feel comfortable sharing their personal definitions, ask them to read the definition out loud or collect the papers of the students and read the definitions without identifying the students. Have students read the different definitions found in reference books to the class. Compare and contrast the definitions by writing key words from the definitions on the chalkboard or overhead projector.

- Lead students to brainstorm questions they would ask themselves or a partner before having sexual intercourse for the first time. Use transparency 2F4, Questions to Ask, to record their questions. Ask students if some of the questions are more important than others, discuss their responses. Sample "questions" could include: Am I in love with this person? Does this person truly love and care for me? Is this person pressuring me to have sex? What form of birth control are we going to use? Have you had an AIDS test? Why? etc. QUESTIONS: Why are some questions more important than others? How can you tell if the other person answers the question or questions honestly? Why is it important to think about these questions now?

- Divide the class into cooperative learning groups and assign each group a type of contraception. Provide resources for students to use to research the type of contraception assigned. Instruct students to design a bulletin board with the various types of prevention. Have each student or group contribute one section about the contraceptive they researched. Put all the sections together to create a bulletin board presentation in the classroom.

GRADES 11 & 12

- Have students interview a parent of young children (ages three to seven). Display transparency 2F1, Children's Questions, for guiding the interview and recording responses. (You may want to provide each student with a paper copy of the transparency.) Have students share responses and comments from the completed interviews. Select several of the questions cited by parents in interview question 1 and write each question on a slip of paper. Divide the class into pairs, give each pair one of the written questions, and instruct students to role play for the class both "good" and "poor" responses to their assigned question. As students take turns role playing their questions and responses, allow the class to offer additional alternative responses. QUESTIONS: Why are parents' responses to such questions important in children's development and understanding of sexuality? Do students feel good about the way their own parents responded to such questions? Why? How do students intend to answer similar questions from their own children or younger siblings?

Notes

- Over a week-long period, have students watch and list TV Commercials that show irresponsible sexual behavior. Have students record their reactions and list the influences a commercial like this can have on the specific audience. (If students do not have a TV they could use magazine advertisements.) Display transparency 2F5, Commercial Record, as an example of what could be turned in. (You may want to provide each student with a copy of the transparency.) After the week is up, have students write a paper on the influence of visual advertising on society.

- Have students read references and research the different types of contraception. Instruct students to design a chart describing each type of contraception and its advantages and disadvantages. Have students design their charts with a certain age group in mind. Display the charts on the bulletin board.

- Give each student a note card. Have students write *myth* on one side and *fact* on the other side. Then ask students to think about different fallacies or facts that they have heard about sex, the human body, pregnancy, and diseases and write them down on a sheet of paper. Collect the papers. Read each of the statements and ask students to hold up the side of the note card that best identifies the statement (either myth or fact). When students disagree about the truth of a statement, stop the game and discuss with the class why the statement is a fact or a myth.

ANY GRADE

- Ask a student to read aloud transparency 2F6, Worried and Depressed. Divide the class into pairs. Instruct each pair to compose a similar letter to an advice columnist about a situation which might confuse or frighten adolescents. Sample topics might include: pressure from one's dating partner to engage in sexual activity, fear of sexually transmitted diseases, or possibility of pregnancy. Have students exchange letters and compose responses. As students take turns reading letters and responses, lead the class to discuss the situations, evaluate responses, and suggest additional advice when needed.

Notes

- Display transparency 2F2, What is it? Puberty and/or Adolescence? Divide the class into two groups and assign one of the terms to each group. Have groups research their term and come up with a descriptive word or phrase that begins with each letter of their word. Have groups share their research with the class. QUESTIONS: Do the two words have different meanings or are they synonymous? Did the two groups come up with the same or similar descriptive words or phrases?

- Invite a representative from the city or state health department to speak to the class on the subject of sexually transmitted diseases. Have students write questions on index cards the day before the speaker arrives; give the speaker the questions prior to the presentation so that questions can be addressed. Allow time for additional questions following the presentation.

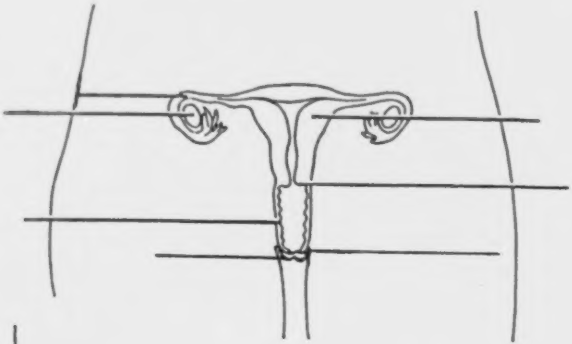
- Show students pictures from *LIFE* magazine of human creation, or from another type of audio visual covering human creation. Give students several moments to meditate on the miracle of human creation. Have students interview parents about what their thoughts were when finding out about becoming a parent and immediately after giving birth. Have students summarize their interviews in a few paragraphs and share some of the comments with the class.

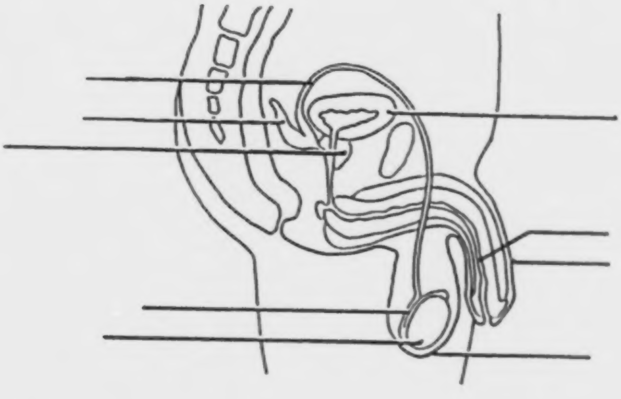
- Display transparency 2F7, The John and Laura Game, and tell the story to the class. Have volunteers depict each part of the story. (If students do not participate, use dolls to tell the story.) As each character's name is mentioned, that character should come to the front of the room and stand next to John. Laura should stand aside, closer to the narrator. Large place cards used as name tags may be held by student to impress upon the class that students participating are just playing a part. Parts to be assigned include:
  Laura
  John
  Susie
  Billy
  Manny
  Mary
  Elida
  Debbie
  Latricia

  Once all of the actors are standing in front of the room, the narrator should turn to Laura and ask her if she realized that by having sex with John that one time, she had also had sex with a multitude of other people. No part of the exercise should be taken personally by any of the participants or other students. This exercise will enforce the importance of knowing your sexual partner and making wise choices about having a sexual relationship.

DIRECTIONS: Unscramble the following male and female reproductive terms and write them in the appropriate blank. Identify the male and female reproductive organs in the pictures below by writing the corresponding numbers in the blank provided.

1. biala imnroa ______________________
2. aetruhr ______________________
3. iavang ______________________
4. toprseta ______________________
5. ipesn ______________________
6. turseu ______________________
7. abila jmaroa ______________________
8. ietsltecs ______________________
9. plfoaalni bseut ______________________
10. dmyieipsid ______________________
11. vyora ______________________
12. asv fnedseer ______________________
13. rutmocs ______________________
14. dlrdbea ______________________
15. rxevci ______________________
16. ainmesl elsveci ______________________





DIRECTIONS: Draw a line from the term to its appropriate definition.

1. abstinence
2. contraception
3. egg
4. genitals
5. heterosexual
6. intimacy
7. menarche
8. menopause
9. menstruation
10. puberty
11. sperm

A. the end of the fertile period for women

B. the onset of menstruation in adolescent girls

C. having a personal, close relationship with another person

D. the precautions taken to prohibit fertilization

E. the flow of blood from a woman's body approximately every four weeks

F. the reproductive cell released by the woman approximately once a month

G. refraining from sexual intercourse

H. the sexual organs of males and females

I. the reproductive cells that are released by the male during ejaculation

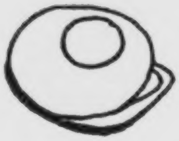
J. being sexually attracted to persons of the opposite sex

K. the process of changing from a child into an adult

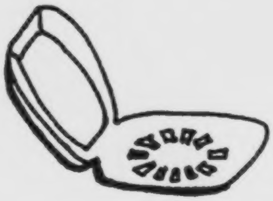
DIRECTIONS: Identify each of the methods of contraception pictured below, and describe the advantages and disadvantages of each method.

Advantages **Disadvantages**

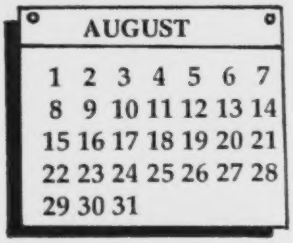
1.



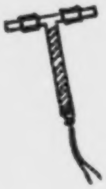
2.



3.


AUGUST
1 2 3 4 5 6 7
8 9 10 11 12 13 14
15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30 31

4.



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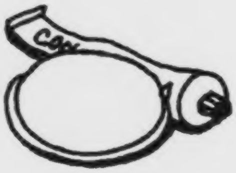
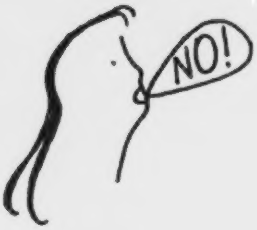


Advantages **Disadvantages**

6.



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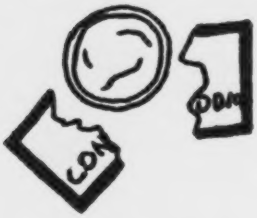

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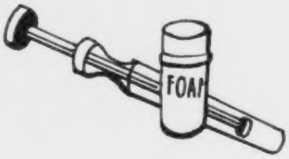

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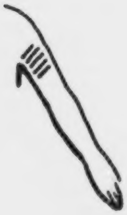

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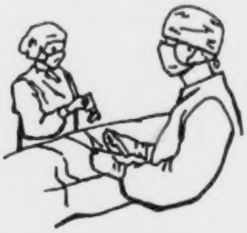
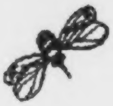
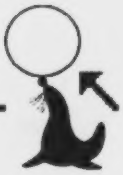
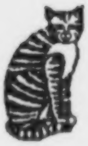
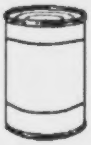
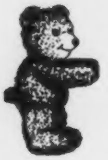
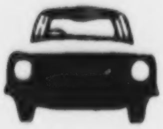
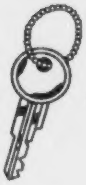


DIRECTIONS: **Part A:** Complete the rebus scramble by writing down each of the words illustrated. Add or subtract the letters as indicated to solve the puzzle.

 − e + ing

SEX + U +  − b + Y

a +  − A + 5 − f   − ar

 − ca + is +  − E

Answer: ________ ________ ________ ________ ________ ________

Part B: Respond to the following statement:

THERE IS NO SUCH THING AS "SAFE SEX."

DIRECTIONS: Complete the following activity regarding sexually transmitted diseases. Read each statement. Place a ✓ in the "True" column if the statement is true. Place a ✓ in the "False" column if the statement is false. In the space provided, reword each false statement to make it a true statement.

TRUE	FALSE	STATEMENT
		1. The birth control pill is one of the most effective methods of preventing sexually transmitted diseases.
		2. The herpes simplex type 2 virus stays in the body permanently.
		3. AIDS can be cured with antibiotics if diagnosed in the early stages.
		4. Syphilis is more prevalent than gonorrhea or chlamydia.
		5. Pelvic inflammatory disease (PID) occurs in both females and males.
		6. Genital warts are caused by the human papilloma virus or HPV.
		7. According to many doctors and researchers, "there is no such thing as safe sex."
		8. AIDS is a virus that attacks the body's reproductive system causing infertility.
		9. Genital Herpes can be transmitted when minor cuts in the skin coming into contact with infected body fluids.
		10. Chlamydia is a bacteria causing infection of the urinary and reproductive organs that can spread and cause infertility if not treated.

Children's Questions

Name: ______________________________

Person interviewed:

Name______________________________
Phone number ________________________
Address ____________________________

Time of interview: ______________________

Place of interview:______________________

Age(s) of child(ren):______________________

1. What questions has your child asked about sex?

2. What do you believe prompted these questions? (a pregnancy in the family, other children at school, media)

3. What have your responses been to your child's questions?

4. How do you feel about talking to your child about sex?

5. Is this the same way your parents talked to you about sex when you were a child?

6. Additional comments

What Is It?
Puberty and/or Adolescence?

A
D
O
L
E
S
C
PUBERTY
N
C
E

Androgyny

___ adaptable
___ ambitious
___ athletic
___ bossy
___ compassionate
___ competitive
___ conceited
___ dominant
___ fatherly
___ forceful
___ gentle
___ independent
___ kind
___ loyal
___ moody
___ motherly
___ shy
___ soft-spoken
___ strict
___ submissive
___ tender
___ truthful

___ warm
___ gullible
___ inefficient
___ secretive
___ jealous
___ unpredictable
___ sensitive
___ assertive
___ affectionate
___ helpful
___ sincere
___ belligerent
___ athletic
___ sexy
___ likable
___ happy
___ stubborn
___ solemn
___ masculine
___ sympathetic
___ theatrical
___ cheerful

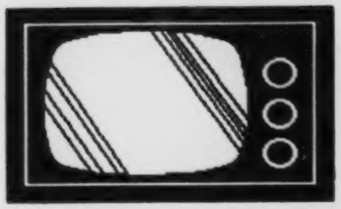
M = Male
F = Female

A = Androgynous
X = Neither sex

Questions to Ask ????????????

Myself	*My Girlfriend/Boyfriend*
Do I feel ready to have sex with this person?	Are we ready to have sex?

COMMERCIAL RECORD



Name ______________________

Date Viewing Began ______________________

Date Viewing Ended ______________________

Date/ Time	Product Name	Describe Commercial	Why Irresponsible?	Audience	How Commercial Influences Specific Audience

Worried and Depressed

Dear (Sue or Sam):

I am a nineteen year old freshman in college. I have had sexual relations with many partners – too many I guess. So I know I am at risk of contracting AIDS. About six months ago, I had an appointment to have the test, but I went out of town at the last minute and never rescheduled. Maybe I went out of town to avoid having the test.

I worried myself into depression and made myself sick. I lost sleep and began to avoid my friends. I guess I had convinced myself that I was better off not knowing the truth. What if I have the deadly virus? I think I would give up on life if that is the case.

I am tired of being depressed and depressing everyone else, but I am afraid to reschedule the test. What should I do?

Worried and Depressed

The John and Laura Game

John is a great guy. He makes A's and B's, is President of the senior class, and plays on the basketball and tennis teams. John has been dating Laura for a year and a half and really loves her.

Laura is a great gal. She is very active in the community and school. She is treasurer of the Student Council and swims on the swim team. She loves John and believes they will marry some day.

Both John and Laura have agreed to wait to have sex until they are married. That has been a difficult agreement to keep, because they are physically attracted to each other. On the night of the Senior Prom, they broke their long-standing agreement and had sexual intercourse.

Laura thought that John was still a virgin and that it was okay because she wanted to marry him. But Laura didn't know that last month after they had an argument, John made a date with Susie and had sex with her.

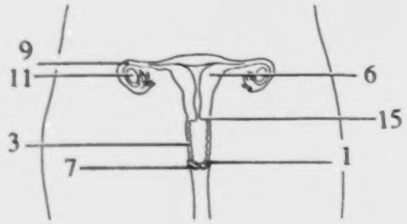
Susie is a nice girl too and had just broken up with her boyfriend Johnny. Susie and Johnny had been having sex for about a year. Susie had also had sex with Billy who was a virgin.

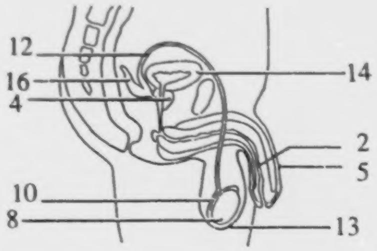
Manny is a college student and comes home to visit Susie on holidays and some weekends. Manny has made a lot of friends at college and dates many different girls. He has slept with several of these girls including Mary, Elida, Debbie, and Latricia.

2F1

Notes

1. labia minora
2. urethra
3. vagina
4. prostate
5. penis
6. uterus
7. labia majora
8. testicles
9. fallopian tubes
10. epididymis
11. ovary
12. vas deferens
13. scrotum
14. bladder
15. cervix
16. seminal vesicle





2F2

1. G
2. D
3. F
4. H
5. J
6. C
7. B
8. A
9. E
10. K
11. I

2F3

1. Sponge
2. Birth Control Pill
3. Natural Family Planning
4. IUD
5. Diaphragm
6. Abstinence
7. Condom
8. Foams, Creams, Jellies
9. Norplant
10. Sterilization

Advantages/Disadvantages: Answers may vary

Notes

2F5

Part A: Being sexually active can be risky.
Part B: Answers will vary

2F6

1. False
   The birth control pill is one of the most effective methods of contraception available.
2. True
3. False
   There is no known cure for AIDS.
4. False
   Syphilis is less prevalent than gonorrhea or chlamydia.
5. False
   PID occurs only in females.
6. True
7. True
8. False
   AIDS is a virus that attacks the body's immune system and causes it to be ineffective in protecting the body against infections and diseases.
9. True
10. True

UNIT 2

Module G

Notes

Cancer and Cardiovascular Disease

Take time to read between the lines.

Cancer and cardiovascular disease are prevalent illnesses in our society that eventually touch most individuals and families. It is likely that several of your students or teachers in your school are impacted by cancer or cardiovascular disease, either personally or through a family member or close friend. Because of your close involvement with your students, and because much information related to prevention and coping with such diseases lies within the realm of the home economics content, you may have the opportunity to help your students better understand these diseases.

Students need to understand the general nature of the diseases. They need to know how to cope when family, friends, or even they themselves face one of these illnesses. Knowledge about the disease and what to expect lessens the fear and anxiety associated with a serious illness. It is important that students understand the importance of early detection and know the signs and symptoms of cancer and cardiovascular disease. They especially need to understand the risk factors that increase the odds of contracting cancer or cardiovascular disease. Students need to learn what they can do right now to reduce the risks for themselves and persons they care about.

CANCER — THE DISEASE

Although often thought of and referred to as a single disease, cancer is not just one disease. ***Cancer*** is a group of over 100 diseases that can occur in any part of an animal or plant in which there is cell growth. It is caused by abnormal cellular growth and division that destroys healthy tissues and organs. Cells that divide when new ones are not needed form a mass of excess tissue. Such a mass is called a ***tumor***. Tumors can be ***benign*** (not

Notes

cancerous) or ***malignant*** (cancerous). Benign tumors do not spread to other parts of the body. However, malignant tumors grow rapidly, invade other tissues, and eventually spread to other parts of the body. The spread of cancer is called ***metastasis***.

Statistics

Cancer statistics vary from country to country. There are differences between sexes, age groups, ethnic backgrounds, and even occupations. Research has shown that the incidence of cancer rises with age; however, it can strike anyone at any age. According to the American Cancer Society, about 76 million Americans now living will eventually develop cancer. Though one of every five deaths each year in the United States is caused by cancer, research does show that more people are surviving cancer today than in previous years.

Research has shown that the incidence of cancer rises with age; however, it can strike anyone at any age.

KEY WARNING SIGNS OF CANCER

The symptoms of cancer are numerous and include symptoms that can also be caused by less serious conditions. There are, however, some common warning signs of cancer. According to the American Cancer Society, the warning signs include the following:

- a change in bowel or bladder habits,
- a sore that does not heal,
- unusual bleeding or discharge,
- thickening or lump in the breast or any other part of the body,
- indigestion or difficulty swallowing,
- obvious change in a wart or mole,
- nagging cough or hoarseness.

If any of the above warning signs are noticed, it is important to see a physician without delay. It is important not to wait for pain, as pain is usually a late symptom of cancer rather than an early one. Only a doctor can determine the diagnosis. The diagnosis of cancer is usually determined through a medical procedure known as a biopsy. In a ***biopsy***, a sample of tissue is removed and examined under a microscope to check for cancer cells. If the biopsy results indicate cancer, prompt treatment will increase the chances for a cure. If cancer is not diagnosed, the patient is reassured.

Early Detection

Regular check-ups and self-exams can reveal cancer at an early stage. Early detection of cancer makes it much easier to treat successfully, especially if it is detected before it spreads beyond its site of origin. Research indicates that of the persons diagnosed with cancer, more are likely to survive if their cancers are detected in a localized stage and treated promptly.

Early detection of cancer makes it much easier to treat successfully, especially if it is detected before it spreads beyond its site of origin.

Notes

Cancer related check-ups or screenings are recommended for persons both with and without any warning signs or symptoms. Persons at particular risk for certain cancers may need tests more often and should discuss this with their doctor.

TYPES OF CANCER

Cancer comes in many types and phases. Though cancer is a group of numerous diseases, it is classified in two ways: by the type of tissue in which the cancer originates and by the location in the body where the cancer originated. The risk factors, signs and symptoms, frequency of incidence, and type of treatment vary from type to type. Information on several common types of cancer as classified by site of origin is included in table 2G.1.

DIAGNOSIS: CANCER

Coping

Coping with the diagnosis of cancer can be a very trying time for the patient as well as for family and friends. Many patients, after learning they have cancer, may go through a time of grief or mourning. This is not depression although it may often seem like it. This grieving is for the loss of themselves as a healthy person and the fear of uncertainty. This is a normal reaction to learning that one's life is threatened with illness.

Several factors impact the way an individual copes with the diagnosis of cancer. Understanding cancer, its causes and treatments, and the system that will be providing care are most important in beginning to cope with the diagnosis of cancer. The doctor's realistic, yet hopeful, explanation of the illness is substantial to coping with the diagnosis of cancer. Patients should try to avoid blaming themselves for such a diagnosis. The guilt is harmful as it only adds to the newly found stress. Although no research proves that a positive attitude can cure any disease, a positive attitude can certainly affect the quality of life. This does not mean that cancer patients, family, and friends should never feel anxious, sad, or uncertain. It is important that cancer patients and their loved ones admit their feelings and not try to hide them. If hopelessness and mourning continue for months after the diagnosis and treatment end, counseling services may be helpful. While nothing can change the fact that cancer has occurred, these factors can help most patients pull themselves together, begin their treatment, and move on with their lives.

Understanding cancer, its causes and treatments, and the system that will be providing care are most important in beginning to cope with the diagnosis of cancer.

Treatment

Cancer can be treated in a variety of ways. The doctor may choose to use one method or a combination of methods depending on the type and location

Common Types of Cancer

TYPE	FREQUENCY OF INCIDENCE	RISK FACTORS	SIGNS & SYMPTOMS	TREATMENT
BLADDER CANCER	• estimated 52,900 new cases in 1996 • overall incidence rate is over 3 times greater among men than women and is higher in whites than in blacks	• chlorination in water • exposure to various dyes, rubbers, or leathers • smoking	• blood in the urine • usually associated with increased frequency of urination	• preoperative chemotherapy alone or with radiation • surgery (alone or in combination with other treatments)
BREAST CANCER	• 184,300 new invasive cases among women in the United States (1996) • about 1400 estimated cases in men (1996) • overall incidence rates have recently leveled off at about 110 per 100,000	• early menarche • late menopause • lengthy exposure to cyclic estrogen • never having children or having first live birth at a later age • personal or family history of breast cancer • some forms of benign breast disease	• breast changes such as — a lump — dimpling — distortion — nipple discharge — pain — retraction — scaliness — skin irritation — swelling — tenderness of nipple — thickening • preclinical radiographic signs seen on a mammogram	• chemotherapy • hormone therapy • lumpectomy (local removal of the tumor) • mastectomy (surgical removal of the breast) • radiation therapy
COLON AND RECTAL CANCER	• estimated 133,500 new cases in 1996 — 94,500 colon — 39,000 rectum	• high fat and/or low fiber diet • personal or family history of colo-rectal cancer or polyps and inflammatory bowel disease	• a change in bowel habits • blood in the stool • rectal bleeding	• chemotherapy • colostomy (creation of an abdominal opening for the elimination of body wastes) • immunologic agents • surgery (often combined with radiation therapy)
LEUKEMIA	• estimated 27,600 new cases in 1996	• excessive exposure to ionizing radiation and to certain chemicals such as benzene • persons with Down's Syndrome and certain other genetic abnormalities • retrovirus HTLV-I (Human T-cell leukemia/lymphoma virus) • strikes both sexes and all ages	• bruising easily • fatigue • nose bleeds and other hemorrhages • paleness • repeated infections • weight loss	• bone marrow transplant • chemotherapy • therapy of central nervous system • transfusions of blood and antibiotics • various anti-cancer drugs

Resource: American Cancer Society

Table 2G.1

TYPE	***FREQUENCY OF INCIDENCE***	***RISK FACTORS***	***SIGNS & SYMPTOMS***	***TREATMENT***
PROSTATE CANCER	• estimated 317,000 new cases in 1996	• dietary fat • incidence increases with age • may be some familial tendency	• blood in the urine • continuing pain in lower back, pelvis, or upper thighs • inability to urinate or difficulty starting or stopping the flow of urine • painful or burning urination • the need to urinate frequently, especially at night • weak or interrupted urine flow	• anti-cancer drugs • hormone therapy • radiation therapy • surgery
SKIN CANCER	• over 800,000 cases a year of highly curable basal cell or squamos cell cancers • esimated 38,300 cases of melanoma in United States in 1996 • estimated 17,000 cases of invasive nonmelanoma skin cancer in 1996	• exposure to ultraviolet radiation • fair complexion • family history • occupational exposure to tar, pitch, creosote, arsenic compounds, or radium	• any change on the skin (especially a change in the size or color of a mole or other darkly pigmented growth or spot) • change in sensation • itchiness, tenderness, or pain • scaliness, oozing, bleeding or change in the appearance of a bump or nodule • spread of pigmentation beyond the border of a mole or darkly pigmented spot	• cryosurgery (tissue destruction by freezing) • electrodessication (tissue destruction by heat) • for malignant melanoma the primary growth must be adequately excised, and it may be necessary to remove nearby lymph nodes • laser therapy • radiation therapy • removal and microscopic examination of all suspicious moles • surgery
UTERUS CANCER (cervix)	• estimated 15,700 invasive cases in 1996	• closely linked to sexual behavior and to sexually transmitted infections with certain types of human papilloma virus • low socioeconomic status • smoking • women who have first intercourse at an early age, and individuals who have had multiple sexual partners are at an increased risk	• abnormal uterine bleeding or spotting • abnormal vaginal discharge • pain and systemic symptoms are late manifestations of the disease	• radiation therapy • surgery • combination of the above
UTERUS CANCER (endometrial)	• estimated 34,000 cases in 1996 • most frequently diagnosed in women over age 50	• diabetes • estrogen • estrogen related exposures including unopposed estrogen replacement therapy, tomoxifen, early menarche, late menopause, never having children, and history of infertility or failure to ovulate have all been shown to increase risk • gall bladder disease • hypertension • obesity • pelvic irradiation	• abnormal uterine staining or bleeding (especially post-menopausal) • pain and weight loss occur late in the disease	• chemotherapy • hormone therapy • radiation therapy • surgery

Resource: American Cancer Society

Table 2G.1 continued

Notes

of the cancer, whether or not the disease has already spread, the patient's age and overall health, as well as many other factors. The various cancer treatments include surgery, radiation therapy, chemotherapy, hormone therapy, or biological therapy. Immunology and special diets are also used in cancer treatment.

The main goal of treating cancer, as with any other disease, is to cure it. If a cure is not possible or if the disease is too far advanced, treatment may be an option used to control the symptoms of the disease. Many research studies have been designed to improve cancer treatment. Some cancer patients choose to take part in clinical trials which test new treatment methods.

It is important to understand that side effects may vary from patient to patient, and treatment to treatment. While some side effects may be minimal, others may be more difficult to cope with. Regardless of their severity, most side effects can be treated with either other drugs or other treatments. It is best for patients to discuss the side effects with the doctor prior to receiving the treatment. This will better prepare the patient for the overall effects of the treatment and any adjustments that might need to be made.

The notion that the treatment for cancer is worse than the disease itself is a dangerous one. According to the American Cancer Society, failure to treat cancer places the patient in danger which is greater than that resulting from treatment.

Support Services

After one learns that he or she (or a family member or friend) has cancer, life may seem unbalanced and difficult to handle. Many people with cancer need help not only physically, but also financially, psychologically, and socially in order to help them cope with the disease. There are many different ways in which such support may be obtained. Informal support can be found in support groups, families, and friends, while formal support can be received through various organizations, hospitals, and treatment centers.

Many people with cancer need help not only physically, but also financially, psychologically, and socially in order to help them cope with the disease.

For more information regarding cancer and support services, contact the following resources. Their addresses and telephone numbers can be found in the local telephone directory, the Internet, or the 800 number information service.

- American Cancer Society
- National Cancer Institute
- Hospice Link
- Leukemia Society of America
- National Hospice Organization
- The Cancer Information Service
- Children's Hospice International

CANCER PREVENTION

Notes

Some exact facts about cancer and what causes it are still unclear; however, several components have been identified as cancer-producing. (These are often referred to as ***carcinogenic*** factors.) Certain chemicals, radiation, exposure to sunlight, exposure to occupational substances, and the use of tobacco and alcohol products are all cancer-producing factors that can be controlled. Avoiding factors which have been clearly identified as contributing to cancer can help prevent the formation and spread of cancer. For example, two preventable causes of cancer that are widely practiced are smoking and suntanning; it is important that individuals understand the risks they are incurring when they continue to smoke and sunbathe.

Certain chemicals, radiation, exposure to sunlight, exposure to occupational substances, and the use of tobacco and alcohol products are all cancer-producing factors that can be controlled.

Dietary and nutrition factors and their relation to the cause and prevention of cancer are still being researched. Excessive consumption of certain foods may contribute to the development of cancer. Thus, the American Cancer Society has identified certain foods as potential promoters of cancer. Fat and fatty foods, salt-cured and smoked foods which contain nitrites, and charred foods are considered to be cancer promoters.

On the other hand, certain foods contain protective factors that may help prevent the development of cancer; these foods are considered cancer protectors. Studies indicate that a diet high in fiber and rich in fruits and vegetables may aid in protecting against various types of cancer. Refer to activity 2G5 for more information on cancer protectors.

Although many cancers may not be prevented, major illnesses and deaths can be avoided with early detection. Prompt medical attention to any cancer symptom or warning sign, routine cancer check-ups and self-exams, and continued cancer education and research can lead to an early diagnosis when treatment is likely to be more effective and successful.

CARDIOVASCULAR DISEASE

The human heart is the center of the circulatory system, which is the network of tubes through which blood flows as it carries oxygen and nutrients to all parts of the body. The normal heart is a strong muscular pump that works in a sequence of contractions by its four chambers. This sequence along with the normal functioning of the heart can be interrupted or completely stopped by cardiovascular disease.

Like cancer, cardiovascular disease is often thought of as a single disease; however, it is not. It is a disease of the heart or blood vessels which can occur in any part of the circulatory system. ***Cardiovascular disease*** includes a number of illnesses that attack various parts of the heart and heart muscle, as well as other parts of the circulatory system including the valves and blood vessels.

Statistics

While statistics about cardiovascular disease vary, it remains the leading cause of death in the United States. Cardiovascular disease claims more than a million lives each year. Research indicates, however, that the death rates for coronary heart disease and stroke have fallen significantly in recent years. Studies also show that death rates from other forms of cardiovascular disease continue to decline. According to the American Heart Association, people are changing their lifestyles, and the battle against the nation's number one killer is slowly being won.

Cardiovascular disease claims more than a million lives each year.

KEY WARNING SIGNS OF CARDIOVASCULAR DISEASE

Because cardiovascular disease includes a number of illnesses, the warning signs and symptoms are also numerous and in some cases, may overlap. These symptoms, like those of cancer, may also be caused by less serious conditions. While symptoms of cardiovascular disease vary, the most common warning signs are those of a heart attack and those of a stroke. According to the American Heart Association, the key warning signs of a heart attack include the following:

- chest discomfort with lightheadedness, fainting, sweating, nausea, or shortness of breath
- pain that spreads to the shoulders, neck, or arms
- uncomfortable pressure, fullness, squeezing, or pain in the center of the chest that lasts more than a few minutes, or goes away and comes back

Also according to the American Heart Association, the key symptoms of a stroke are as follows:

- loss of speech, or difficulty in talking or understanding speech
- sudden dimness or loss of vision, particularly in only one eye
- sudden, severe headaches with no known cause
- sudden weakness or numbness of the face, arm or leg on one side of the body
- unexplained dizziness, unsteadiness or sudden falls, especially accompanied by any of the previous symptoms

If any of the above warning signs are noticed, a doctor should be sought immediately. Delay in getting help can not only cause another attack or stroke to occur, but can also be fatal! A doctor is the only one who can determine if a heart attack or stroke has occurred or if it is simply another medical problem with similar symptoms. As with cancer, prompt treatment can increase the chances for a cure.

A doctor is the only one who can determine if an attack or stroke has occurred or if it is simply another medical problem with similar symptoms.

TYPES OF CARDIOVASCULAR DISEASE

Notes

Cardiovascular disease includes a number of major and minor disorders and illnesses. Each individual illness is classified by its function in relation to the heart and circulatory system, as well as by its particular causes. The risk factors, signs and symptoms, and types of treatment vary from type to type. Information on common types of cardiovascular disease is included in table 2G.2.

DIAGNOSIS: CARDIOVASCULAR DISEASE

Coping

Coping with the diagnosis of cardiovascular disease, as with that of cancer and other diseases, can be difficult for the patient as well as family members and friends. It is common for patients of cardiovascular disease to have many concerns and fears. The diagnosis of cardiovascular disease can also cause emotional reactions such as anger, guilt, and depression.

While these are normal reactions to a life-threatening disease, it is important for the patient, family, and friends to understand the type of cardiovascular disease with which the patient has been diagnosed, its causes and treatments, and the care that will be provided. Such an understanding will positively impact the way individuals cope with the illness. Patients, and their families and friends, should try to focus on making healthy changes rather than worrying about what they did or did not do in the past that might have contributed to the disease. Guilt only adds to the stress of having a cardiovascular disease.

Healthy coping includes talking about fears and feelings, asking for help, and taking time to do enjoyable things. Healthy coping, along with a positive attitude, may not cure all the problems of cardiovascular disease, but it can certainly improve the overall quality of one's life. These factors can help most patients adjust to the changes brought by cardiovascular disease and move on with their lives.

Healthy coping includes talking about fears and feelings, asking for help, and taking time to do enjoyable things

Treatment

Cardiovascular disease is treated in a variety of ways depending on the actual type of disease. The doctor may choose to use one form of treatment over another or may choose to use a combination of two or more treatments. The various treatments for cardiovascular disease include controlling the intake of cholesterol, fats, and other substances; various medications and drug treatments; a change in diet; and an overall change in lifestyle. Angioplasty, bypass surgery, and catheterization are also used for treating

The various treatments for cardiovascular disease include controlling the intake of cholesterol, fats, and other substances; various medications and drug treatments; a change in diet; and an overall change in lifestyle.

Common Types of Cardiovascular Disease

TYPE	RISK FACTORS	SIGNS AND SYMPTOMS	CHARACTERISTICS	TREATMENT
ATHEROSCLEROSIS	• cigarette smoke • diabetes • elevated levels of cholesterol • high blood pressure	• bleeding (hemorrhage) into the plaque in arteries • formation of a blood clot on surface of plaque • occurence of heart attack or stroke	• deposits of fatty substances, cholesterol, cellular waste products, calcium and fibrin in lining of arteries • thickening and hardening of arteries	• cholesterol-lowering drugs • control cholesterol and other fats in blood
CONGENITAL HEART DEFECTS	• certain conditions such as Down's Syndrome • excessive alcohol consumption during pregnancy • viral infections during pregnancy (example - German measles)	• abnormal sound (murmur) in the heart • presence of cyanosis	• heart and blood vessels do not develop normally before birth	• medication • surgery • combination of the above
CORONARY HEART DISEASE (Angina/Heart Attack)	• diet that contributes to atherosclerosis • obesity • smoking • uncontrolled blood pressure	• chest discomfort with lightheadedness, fainting, sweating, nausea, or shortness of breath • pain that spreads to the shoulders, neck, or arms • uncomfortable pressure, fullness, squeezing, or pain in the chest that lasts more than a few minutes or goes away and comes back	• artery is blocked by an obstruction, such as a blood clot • artery temporarily contracts or goes into spasm • blood supply to part of the heart muscle is reduced or stopped	• angioplasty • cardiac catheterization • coronary artery bypass graft surgery • drugs • reperfusion therapy (thrombolysis)
HIGH BLOOD PRESSURE	• age • being overweight • excessive use of salt • heredity	• systolic pressure is equal to or greater than 140 mmHg and diastolic pressure is equal to or greater than 90 mmHg for extended periods of time	• arteries and arterioles become scarred, hardened, and less elastic • heart works harder than normal and tends to enlarge thus having a harder time meeting the demands put on it	• dietary and lifestyle changes • increasing physical activity • medications

Resource: American Heart Association

Table 2G.2

TYPE	RISK FACTORS	SIGNS AND SYMPTOMS	CHARACTERISTICS	TREATMENT
RHEUMATIC HEART DISEASE	• strep throat (streptococcal infection)	• arthritic pain and soreness that moves from one joint to another • loss of appetite • high fever that lasts 10-14 days • joints swell and become red and hot • paleness in color • shortness of breath and chest pains • tiring easily (fatigue)	• heart becomes overactive during vigorous work or play • heart valves are damaged by a disease process that begins with strep throat • heart valve either does not completely close (insufficiency) or does not completely open (stenosis) • inadequate blood supply to the body	• antibiotics to treat strep throat • continuous antibiotic treatment • diagnose and treat strep throat early • surgery for valve replacement
STROKE	• asymptomatic carotid bruit (abnormal sound when a stethoscope is placed over an artery) • being male • cigarette smoking • diabetes mellitus • heart disease • heredity • high blood pressure • high red blood cell count • increasing age • prior stroke • race • transient ischemic attacks (TIAs or "little strokes")	• loss of speech, or difficulty talking or understanding speech • sudden dimness or loss of vision, particularly in only one eye • sudden, severe headaches with no known cause • sudden weakness or numbness of the face, arm, or leg on one side of the body • unexplained dizziness, unsteadiness or sudden falls, especially accompanied by any of the above symptoms	• blood vessel bringing oxygen and nutrients to the brain bursts or is clogged by a blood clot or some other particle	• acute hospital care and rehabilitation • drugs • reduce controllable risk factors • surgery

Resource: American Heart Association

Table 2G.2 continued

cardiovascular disease. In some cases, acute hospital care and rehabilitation may be necessary treatments as well.

Like cancer and other diseases, the main goal of treating cardiovascular disease is to cure it. It is important to understand that early detection of warning signs and prompt treatment of such symptoms can increase the chances for a cure and the success of any type of treatment. Ignoring treatment for any reason can prove to be fatal.

Notes

Support Services

The diagnosis of cardiovascular disease can cause many changes in an individual's life. Many people with cardiovascular disease need assistance in a variety of ways. Emotional, financial, physical, and psychological help may be needed. There are many different ways in which support can be gained. For example, families and friends are almost always good sources of support. More formal groups such as different organizations, hospitals, and treatment centers also provide support.

Contact the following resources for more information regarding cardiovascular disease and support services. Their addresses and phone numbers can be found in the local telephone directory, the Internet, or the 800 number information service.

- American Heart Association
- Mended Hearts
- Stroke Connection
- Prevention Center for Cardiovascular Disease

PREVENTION OF CARDIOVASCULAR DISEASE

While many facts about cardiovascular disease are still being studied, several links to the causes of the disease have been found. A healthier heart and circulatory system can be had simply by making positive changes in one's lifestyle. Managing stress and emotions are a good start. Proper exercise lessens stress and strengthens the heart. Exercise, along with a proper nutritional diet, helps control weight and makes the heart pump better.

Scientific studies are still under way as to the direct relation of each of the above factors to the cause of cardiovascular disease. For example, according to the American Heart Association, studies have clearly shown that lack of physical activity is a risk factor for cardiovascular disease. However, studies have yet to show a direct link between regular exercise and stroke prevention.

Again, it is important to remember that while there may still be some confusion as to what hinders or helps in the prevention of cardiovascular disease, major illnesses and deaths can be prevented with early detection and proper treatment. Staying up-to-date with current preventive measures and treatment options will be of benefit to any possible patient of cardiovascular disease. Routine checkups, proper testing, and continued research and education can lead to an early diagnosis of cardiovascular disease and successful treatment.

GRADES 7 & 8

Notes

- Write the term *cancer* or *cardiovascular disease* vertically on the chalkboard. Instruct students to think about what they know about cancer or cardiovascular disease. Have students list as a many words as they can think of related to cancer or cardiovascular disease that begin with the letter C. Continue with the remaining letters. Integrate the students' lists into a class discussion that specifically defines cancer or cardiovascular disease.
- Display transparency 2G1, Symptoms of Cancer. Have students work in groups to compose questions they have about symptoms of cancer. Lead a class discussion centering on their questions. Emphasize the importance of seeing a physician immediately to check out these symptoms, and stress the benefits of early detection in the treatment of cancer.
- Display transparency 2G5, Warning Signs of Cardiovascular Disease. Lead a class discussion about the warning signs of cardiovascular disease. QUESTIONS: Why is it vital to seek medical attention immediately when warning signs of cardiovascular disease appear? What are some reasons individuals fail to seek medical attention quickly?
- Divide the class into pairs. Instruct each pair to compose a letter to an advice columnist about how to cope when a close friend or family member has been diagnosed with cancer or cardiovascular disease. Have students exchange letters and compose responses. As students take turn reading letters and responses, lead the class to discuss the situations, evaluate responses, and suggest additional advice when needed.

GRADES 9 & 10

- Organize a cooperative learning experience that will provide groups of students an opportunity to write, produce, and present instructional materials about cancer or cardiovascular disease. Ask each group to present its materials to the class. Instruct each student to write a paragraph that summarizes feelings about the project.
- Have students research articles from recent newspapers or magazines that are related to someone coping with cancer or cardiovascular disease. Have students select an article or story, identify challenges facing the individual depicted in the story, and summarize information presented in the article about how the individual is coping. Display transparency 2G4, Coping With Cancer or 2G8, Coping With Cardiovascular Disease. As students share the results of their assignments, lead them to discuss healthy, positive ways to cope with serious illnesses.

Notes

- Instruct students to work together in one or two large groups to collect and prepare a cancer or cardiovascular disease resource file. Have the students write to government agencies and organizations that publish documents on cancer or cardiovascular disease. Students might also develop a reference list of helpful Internet sites related to cancer or cardiovascular disease. Ask students to organize the materials in a central location of the classroom for easy access. Have students inform school personnel and parent groups about the availability of the cancer or cardiovascular resources. (This strategy can be integrated into a youth organization activity.)

- Have students research resources related to coping with cancer or cardiovascular disease. Students may request information from sources such as those listed under Support Services on page 2G6 of the text. Have students compile an annotated bibliography referencing the resources located.

- Point out that a healthy lifestyle can be as easy and enjoyable as an unhealthy one, with a lot less to lose in the long run. Have students work in groups to identify dietary and lifestyle guidelines that reduce the risk of cancer and cardiovascular disease. The American Cancer Society and the American Heart Association would serve as excellent resources for this activity; information is also available through the Internet. After students share their findings, guide them to consolidate guidelines into a pamphlet which can be distributed to other students.

GRADES 11 & 12

- Display transparencies 2G2 and 2G6 and write the types of cancer or cardiovascular disease on slips of paper. Divide students into groups. Have each group draw a slip of paper and research that type of cancer or cardiovascular disease. Provide students with copies of tables 2G.1 and 2G.2. Using their research, instruct students to develop a brochure, display, or creative presentation about their assigned disease. Information should include the type of disease, warning signs, risk factors, and types of treatment available. Lead students to present and discuss their findings.

- Show a video on cancer or cardiovascular disease. Instruct students to take notes on the video presentation and be prepared to participate in a class discussion afterward. QUESTIONS: What are some signs of cancer or cardiovascular disease? What are the treatments of cancer or cardiovascular disease? How might one cope with the diagnosis of cancer or cardiovascular disease? Share tables 2G.1 and 2G.2 with students as a summary.

- Display transparency 2G3, Types of Cancer Treatment. Lead a class discussion to help students understand the various treatments available to cancer patients. NOTE: Resources on cancer treatment options are generally available from a local physician, hospital, or the American Cancer Society.

- Display transparency 2G7, Common Ways to Treat Cardiovascular Disease. Invite a health care professional to explain to students treatments available to patients of cardiovascular disease. Encourage students to ask questions related to types of treatment.

- Lead students to brainstorm risk factors associated with cancer or cardiovascular disease. Divide the class into groups and instruct them to discuss and record strategies to avoid such risk factors. Have each group share recorded strategies with the class.

Notes

ANY GRADE

- Invite a speaker from the local American Cancer Society to speak to the class about cancer. Ask the speaker to include information about cancer prevention, detection, treatment, and coping. Also, have the speaker point out where individuals facing a cancer diagnosis can obtain specific information. Help students prepare questions for the speaker prior to the presentation. Have student volunteers write notes of thanks following the presentation.

- Invite a speaker from the American Heart Association to speak to the class about cardiovascular disease. Ask the speaker to include information about the types of cardiovascular disease, warning signs, risk factors, and various treatments. Help students prepare questions for the speaker prior to the presentation.

- Arrange to have a panel of individuals who have had contact with or who have worked with cancer or cardiovascular disease patients speak to the class about the disease and how to cope when a friend or loved one is diagnosed with the disease. Lead students to compare and contrast emotional reactions and coping challenges of the disease victim and the victim's family and friends. QUESTION: Are there predictable patterns to the reactions? Guide students in preparing additional written questions prior to the panel's presentation.

- Have students work in groups to investigate how nutrition and exercise relate to cancer or cardiovascular disease. Ask each group to decide on a method of communicating their findings to their fellow students. For example, they might write an article for the school newspaper, prepare a bulletin board display, develop a pamphlet, or videotape a presentation. Have groups share their results as appropriate to the methods chosen.

Notes

- Point out that diets containing excess fats are associated with the development of cancer and cardiovascular disease. Have students divide into groups to develop a "Fat Facts" sheet. Assign each group to develop facts related to one of the following topics: the importance of fat as an essential nutrient, the amount of fat required in a healthy diet, consequences and risks associated with a high-fat diet, the relation of fat intake to blood cholesterol levels, and ways to reduce the amount of fat consumed. Guide students in consolidating information as a class, and lead them to discuss findings.

- Display transparency 2G9, Suggestions for Lowering Daily Fat Intake. Ask each student to select two or three of the suggestions to apply during the next two days. Have students write down their selected suggestions and then record times they actually applied them. Have students report and discuss their experiences.

DIRECTIONS: Unscramble the words in parentheses to complete each sentence below.

1. **(rancce)** is a group of over 100 diseases that are caused by abnormal cellular growth and division.

☐☐☐☐☐☐

2. A **(rtmuo)** is a mass of excess tissue formed when cells divide yet new ones are not needed.

☐☐☐☐☐

3. A **(ngiben)** tumor is one that does not spread to other parts of the body.

☐☐☐☐☐☐

4. Tumors that grow rapidly and invade other tissues are known as **(antalmign)** tumors.

☐☐☐☐☐☐☐☐☐

5. The spread of cancer is called **(smsatietas)**.

☐☐☐☐☐☐☐☐☐☐

6. Cancer producing components are called **(acnirgcocien)** factors.

☐☐☐☐☐☐☐☐☐☐☐☐

DIRECTIONS: Unscramble the following words to determine the various types of cardiovascular disease. List the signs and symptoms of each.

1. ycooranr thera sediase ______________________________

Signs: **Symptoms:**

2. sohslcreatsorei ______________________________

Signs: **Symptoms:**

3. glaonctein rtaeh dseftec ______________________________

Signs: **Symptoms:**

4. gihh doblo espresru ______________________________

Signs: **Symptoms:**

5. cuhetriam erhat edsseai ______________________________

Signs: **Symptoms:**

6. krsote ______________________________

Signs: **Symptoms:**

DIRECTIONS: In the space to the left of each item, write the word *True* if the statement is true. Write the word *False* if the statement is false. In the space provided, reword each false statement to make it a true statement.

_____ 1. Bladder cancer is usually associated with an increased frequency in urination.

_____ 2. A change in bowel habits, along with paleness and fatigue, is a symptom of leukemia.

______3. Fair skin complexions are a risk factor of skin cancer.

______4. Uterine and cervical cancer are closely associated with sexual behavior and sexually-transmitted diseases.

_____5. The risk of getting breast cancer is higher in a woman who has a personal or family history of breast cancer.

______6. Fever, night sweats, and enlarged lymph nodes are signs and symptoms of lymphoma.

______7. The incidence of prostate cancer decreases with age.

______8. Physical inactivity and high-fat diets may contribute to the development of colon and rectal cancer.

______9. Cigarette smoking has little relation to the development of lung cancer.

_____10. Ovarian cancer is often referred to as the "silent" disease because it often shows no obvious signs or symptoms until late in its development.

DIRECTIONS: Use the questions below to research different aspects of a particular type of cancer or cardiovascular disease. Use the information to develop an informational brochure about the disease.

1. List the name of the disease being researched.

2. What is the percent of incidence of the disease?

3. What risk factors are associated with the disease?

4. What are the signs and symptoms of the disease?

5. What types of treatment are available for treating the disease?

6. What are some ways of coping with the diagnosis of the disease?

7. What are some methods of preventing the disease?

8. Add any additional information about the disease:

CANCER PROTECTORS

Protectors	*Protective Factors*	*How Protective Factors Work*
Whole grains	Fiber	• Dilutes cancer-promoting agents in the intestines • Promotes healthy intestinal environment • Binds with cancer-promoting agents, helping the body excrete them
Dried beans and peas	Fiber	• Increases the rate at which food moves through the digestive tract, limiting the contact time of cancer-promoting agents with intestinal cells
Vegetables	Fiber Vitamin C Vitamin A- (beta carotene)	• Inhibits tumor growth • Neutralizes and helps excrete cancer-promoting agents • Produces antioxidants that interfere with the formation of damaging compounds in the cells of the body
Fruits	Fiber Vitamin C Vitamin A- (beta carotene and carotenoids)	• Produces antioxidants that interfere with the formation of damaging compounds in the cells of the body • Protects cell membranes

Cruciferous vegetables contain compounds that may work as cancer inhibitors.

1. Define cruciferous vegetables.

2. An example of a cruciferous vegetable is broccoli. List additional examples of cruciferous vegetables.

3. Analyze your daily diet and list the foods which you eat two or more times a week. Place a star by those foods that are considered protectors.

Adapted from "Changing the Course: Secondary Curriculum," American Cancer Society.

Cut The Fat

Trevor was concerned about his health. He learned from his health teacher that many Americans select low-fat diets in an attempt to reduce their risk of coronary heart disease and cancer. He learned that the average American diet contains too much fat and that it is recommended that 30% or less of calories in the diet come from fat. Trevor wanted to reduce his consumption of fat, so he wrote down everything he had eaten the day before and analyzed the list, using these guidelines:

- Choose to bake, broil, braise, or steam foods; eliminate frying.
- Skin poultry, and trim visible fat from meats.
- Reduce consumption of foods high in saturated fat.
- Choose unsaturated fats when possible.
- Use nonstick sprays in frying pans for sautéing.
- Use all-vegetable margarine instead of butter.
- Read labels to learn the fat content of foods.
- Choose low-fat or fat-free menu items and snack foods.
- Refrigerate soups and stews before serving, and skim off hardened fat.
- Use low-fat and nonfat dairy products.
- Reduce consumption of bacon, sausage, and luncheon meats.
- Use herbs, spices, and lemon juice to season and flavor foods.
- Choose canned fish products packed in water.
- Use low-fat, low-calorie salad dressings.
- Reduce intake of high-fat desserts.
- Use vegetable protein sources such as lentils, dried beans, and peas.

Foods High in Unsaturated Fat
- Vegetable oils — corn, safflower, soybean, cottonseed, sunflower
- Nuts — peanuts, pecans, cashews
- Soft margarines and spreads
- Canola oil, olive oil

Foods High in Saturated Fat
- Butter and lard
- Tropical oils - coconut, palm, and palm kernel
- Sour cream, ice cream, whole milk products
- High-fat cheeses
- Bacon and some luncheon meats
- Cakes and pastries

Instructions: Examine Trevor's food inventory, and offer him suggestions for achieving a low-fat diet. Use the information in the guidelines above. Review the foods he consumed, and alter, replace, or delete food items that contribute to a high-fat diet. (There are at least 12 items.)

What Trevor Ate

Breakfast: Pancakes with butter and syrup, sausage, and whole milk

Snack: Glazed doughnut

Lunch: Chef salad (American cheese, ham, lettuce, tomatoes, peppers, blue cheese salad dressing)

Dinner: Fried chicken,
Mushrooms sautéed in butter,
Baked potato with sour cream,
Chocolate cake with ice cream

What I Suggest

Example:

1. Butter: Use low-fat, all vegetable margarine instead of butter.
2.
3.
4.
5.
6.
7.
8.
9.
10.
11.
12.

SYMPTOMS OF CANCER

- Change in bowel or bladder habits
- A sore that does not heal
- Unusual bleeding or discharge
- Thickening or lump in the breast or any other part of the body
- Indigestion or difficulty swallowing
- Obvious change in a wart or mole
- Nagging cough or hoarseness

Types of Cancer

bladder cancer

breast cancer

cervical cancer

colon and rectal cancer

leukemia

lung cancer

lymphoma

ovarian cancer

pancreatic cancer

prostate cancer

skin cancer

TYPES OF CANCER TREATMENT

avoiding certain elements

biological therapy

chemotherapy

hormone therapy

immunology

radiation therapy

special diets

surgery

COPING WITH CANCER

- Share feelings with family and friends.

- Learn about cancer, its causes, and treatments.

- Avoid feelings of blame and guilt.

- Communicate openly with the doctor; ask questions.

- Have a positive attitude (but understand that this does not mean never feeling anxious, sad, or uncertain at times).

- Seek counseling services if hopelessness and mourning continue for extended periods of time.

- Understand the system that will be providing care.

WARNING SIGNS OF CARDIOVASCULAR DISEASE

Heart Attack:

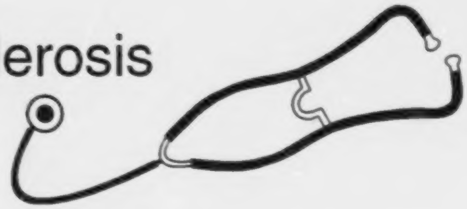
- chest discomfort with lightheadedness, fainting, sweating, nausea, or shortness of breath
- chest pain that spreads to the shoulders, neck, or arms
- uncomfortable pressure, fullness, squeezing, or pain in the center of the chest that lasts more than a few minutes, or goes away and comes back

Stroke:

- loss of speech, or difficulty in talking or understanding speech
- sudden dimness or loss of vision, particularly in only one eye
- sudden, severe headaches with no known cause
- sudden weakness or numbness of the face, arm, or leg on one side of the body
- unexplained dizziness, unsteadiness, or sudden falls, especially along with any of the previous symptoms

Type of Cardiovascular Diseases

Atherosclerosis



Congenital Heart Defects

Coronary Heart Disease

High Blood Pressure

Rheumatic Heart Disease

Stroke

Common Ways to Treat Cardiovascular Disease

- Acute hospital care and rehabilitation

- Angioplasty
- Bypass surgery
- Catheterization
- Change in diet and lifestyle
- Controlling the intake of dietary cholesterol, fats, and other substances
- Drug treatments and various medications

COPING WITH CARDIOVASCULAR DISEASE

- Learn about the type of cardiovascular disease diagnosed, as well as its causes and treatments.
- Try to focus on making healthy lifestyle changes.
- Talk about fears and feelings, and ask for help when it is needed.
- Take time to do things that you enjoy.
- Do not worry about what was done or not done in the past that might have contributed to the disease.
- Avoid feeling guilty — it only adds to the stress!

SUGGESTIONS FOR LOWERING DAILY FAT INTAKE

- **Read labels.** Select foods that are low in fat.
- **If it is fried, you can bet it is fatty!** Eat it baked, broiled, or steamed. Eat a baked potato instead of french fries or potato chips.
- Use or **drink low-fat** versions of milk, cheese, and yogurt.
- **Think substitutes.** Eat nonfat yogurt or a bunch of grapes instead of ice cream or a brownie. Many desserts have high amounts of fat because they are made with butter, whole milk, and oil.
- **Think lean.** Choose lean meat, fish, poultry, and dry beans and peas as protein sources. Sausage, bacon, and heavily marbled beef have more fat.
- **If you see the fat on meat, trim it off.**
- Use a cooking utensil that does not require grease for cooking.
- **Remove the skin from poultry before cooking.**
- **Go easy on the empty-calorie foods.** These include gravies, butter, margarine, mayonnaise, salad dressing, and oil.
- **Use herbs, spices, lemon, or salsa for seasoning** on meats and vegetables.
- **Skim the fat.** Chill soup, broth, or meats after cooking, then spoon off the hardened fat collected on top before reheating to serve.

2G1

Notes

1. cancer
2. tumor
3. benign
4. malignant
5. metastasis
6. carcinogenic

2G2

1. coronary heart disease
2. atherosclerosis
3. congenital heart defects
4. high blood pressure
5. rheumatic heart disease
6. stroke

symptoms: Refer to table 2G.2 in text.

2G3

1. true
2. false
3. true
4. true
5. true
6. true
7. false
8. true
9. false
10. true

2G4

Answers will vary.

2G5

1. Vegetables in the cabbage family with leaves that form a cross
2. Examples include Brussels sprouts, cauliflower, kale, kohlrabi, mustard greens, radish, rutabaga, turnip, watercress
3. Answers will vary.

2G6

Answers will vary.

UNIT 3

Citizenship Skills

📖 = Text

📋 = Teaching Strategies

✎ = Learning Activities

📽 = Transparency Masters

☑ = Answers to Learning Activities

Notes

UNIT 3

Module A

Effective Citizenship

Take time to read between the lines.

Citizenship means much more than voting or paying taxes. Citizenship encompasses all of the duties, rights, responsibilities, and privileges of being a citizen. It is important for students to be knowledgeable about the rights and privileges of citizenship in order to use them and benefit from them. Those who want to keep their rights and privileges must assume responsibility for preserving, protecting, and defending them. To be effective citizens, individuals must be knowledgeable about the democratic process, obey laws, exercise and defend civil rights, contribute to the common well-being of the country, be sensitive to the needs of society, and realize the social implications of their conduct. Our future as individuals correlates closely with the future of our country. Being knowledgeable about the duties, rights, responsibilities, and privileges of citizenship will help your students to practice effective citizenship and enable them to become contributing rather than destructive members of society.

Citizenship refers to the status or condition of being a citizen and the duties, rights, and privileges of that status. Effective citizenship refers to citizens being guided in all of their activities by the desire to contribute to the common well-being of their community and country. Effective citizens also understand, acknowledge, and respect the meaning of citizenship, the democratic process, and the rights and responsibilities of citizens.

UNITED STATES CITIZENS

Not all residents of the United States are U.S. citizens. There are three types of residents—aliens, nationals, and citizens. ***Aliens*** are citizens of

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other countries who are living in the United States. Aliens are allowed entry into the United States under special rules set by Congress. They may live and work in the United States, and they have the same judicial rights as citizens. However, they are not allowed to work in licensed professions or public works, and they do not have political rights. American ***nationals*** are natives of American possessions such as Guam and Puerto Rico. American nationals owe allegiance to the United States, but they are not full citizens. They have full justice rights, but they do not have political rights. ***Citizens*** are people who are represented and protected by the U.S. government, owe full allegiance to the United States, and share in the responsibilities of government. The U.S. government provides full protection to citizens when they are out of the country. U.S. citizens have full political rights, and they can vote and hold public office.

Citizenship is ensured by the Constitution. The term *citizen* was not defined in the Constitution but was officially defined in 1868 when the Fourteenth Amendment was added to the Constitution. The Fourteenth Amendment states that all persons born or naturalized in the United States and subject to the jurisdiction thereof are citizens of the United States and of the state where they reside.

Citizens By Birth

A ***native-born*** citizen is one who is born in the United States—those born in all fifty states, the District of Columbia, and organized territories. A native-born person is a citizen by birth. Also included are U.S. embassies in other countries.

Children born to U.S. officials while on assignments in other countries are considered native-born U.S. citizens. A child born in a foreign country is considered a native-born U.S. citizen only if one of the child's parents is a U.S. citizen, and the child's birth must be registered with a U.S. consulate. A child born in the United States to an alien, either legal or illegal, is a U.S. citizen. It is possible, however, for a child to be born in the United States and not be considered a U.S. citizen. Because the U.S. government has no authority over representatives from foreign governments who are in this country, a child born of a foreign diplomat, a child born of a person employed by or representing a foreign government, or a child born on a foreign ship in U.S. waters acquires the citizenship of his or her parents.

Naturalized Citizens

Naturalization is the legal process of obtaining citizenship in a country where one was not born. Ways in which a person can become a naturalized U.S. citizen include the following:

- by act of Congress
- by treaty
- by application

Naturalization by Act of Congress. Congress has passed laws from time to time naturalizing large groups of people at one time. African Americans became citizens of the United States in 1865 when Congress passed the Thirteenth Amendment. Congress passed a law in 1924 which granted U.S. citizenship to all Native Americans.

Notes

Naturalization by Treaty. In the past, the United States has acquired land by treaty. These treaties have contained terms stating that the people living in the particular territory would become citizens of the United States. An example of naturalization by treaty is the Louisiana Purchase Treaty. The United States purchased Louisiana from France in 1803. All of the people living in the territory automatically became U.S. citizens according to the terms of the treaty.

Naturalization by Application. A person who is not a citizen of the United States can be naturalized and become a U.S. citizen by application. The process of naturalization by application consists of the following three steps:

1. Application to File Petition for Naturalization
2. Naturalization examination
3. Final hearing

The Application to File Petition for Naturalization consists of the application form, a fingerprint chart, and a biographic information form. Application forms can be obtained from the nearest Immigration and Naturalization office. After completing the application and submitting it to the Immigration and Naturalization Service, the applicant is given a naturalization examination.

The naturalization examination consists of questions given orally in English by a naturalization examiner. If the examiner determines that the applicant does not have sufficient knowledge of the English language or U.S. history, the examination may be postponed until the applicant is better prepared. When the applicant meets the requirements of naturalization, she or he signs the application, and a formal Petition for Naturalization is filed.

After the Petition for Naturalization is filed and the judge is informed that the applicant is qualified for naturalization, the final hearing takes place. The location of the hearing varies depending upon the number of individuals who are to be naturalized. The hearing may take place in a courtroom or in an auditorium. At the hearing, the applicant(s) takes an oath of allegiance to the United States. After the oath is taken, the judge signs the order granting naturalization. The applicant, who is now a citizen of the United States, receives a Certificate of Naturalization.

Loss of Citizenship

Citizens of the United States can lose their citizenship two ways. Treason (aiding the enemy) and attempting to overthrow the government by force are

Notes

both federal crimes. Being convicted of either of the two crimes constitutes loss of citizenship.

Expatriation refers to the process of citizens, both citizens by birth and by naturalization, voluntarily giving up their citizenship. A U.S. citizen may renounce his or her citizenship through a formal declaration before a member of an American diplomatic corps overseas or before a representative of the U.S. Attorney General. Expatriation also occurs when a U.S. citizen becomes a naturalized citizen of another country.

THE GOVERNMENT OF THE UNITED STATES

After gaining independence from England, the United States government became a democracy. A ***democracy*** refers to a government of the people, by the people, and for the people. In a democracy, each citizen has the right to take an active part in the government, and each individual is guaranteed certain rights and liberties. The government of the United States is not a direct democracy. In a ***direct democracy***, all of the people vote on all of the decisions. The government of the United States is a ***representative democracy***. The people give their power to the representatives they elect. These elected officials vote in place of all of the people when helping to make laws.

The three branches of the government share power so no one branch or person becomes too powerful and dominating.

The government of the United States is divided into three branches—the legislative, executive, and judicial. The three branches of the government share power so no one branch or person becomes too powerful and dominating. This sharing of power is known as ***checks and balances***.

The Legislative Branch

The founders of the United States felt that all people had certain natural rights and freedoms. They believed that no one should be able to take these rights away. The *Declaration of Independence* was written to ensure the freedom of every individual. The Constitution was prepared to meet the conditions and needs of all the people, and it guarantees liberties for all people. The court system (judicial system) of the United States helps to interpret the Constitution in legal cases. A person's liberties are protected by laws. ***Laws*** are a collection of governmental rules which have been made for the common good. They help to regulate the way people live and behave. Laws are needed for the following reasons:

- to protect an individual's liberties and rights
- to keep order and promote justice
- to protect equality of opportunity
- to promote the general welfare and permit progress

The purpose of the legislative branch is to make laws. The legislative branch of the U.S. government is known as ***Congress***. Congress is the only one of the three branches of government that has the power to make laws.

Congress is made up of two houses: the House of Representatives and the Senate.

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House of Representatives. There are 435 members in the House of Representatives. Members are known as ***representatives***. The number of representatives per state is based on the population of each state. Each representative is elected for a term of two years. The Constitution identifies the following requirements for members of the House:
- be at least twenty-five years of age
- have been a citizen of the United States for at least seven years
- be a resident of the state from which they are elected

The Senate. The Senate is made up of one hundred senators. Each state has two senators. Senators are elected for a term of six years. The Constitution identifies the following requirements for members of the Senate:
- be at least thirty years of age
- have been citizens of the United States for at least nine years
- be residents of the state from which they are elected

The Executive Branch

The purpose of the executive branch is to enforce laws. The chief executive of the executive branch is the president of the United States. The president is elected for a term of four years. The Constitution identifies the following requirements for the president:
- be a native-born citizen of the United States
- be at least thirty-five years of age
- be a resident of the United States for at least fourteen years

The same requirements are used for the vice-president of the United States since he or she may assume the office of the presidency if the president should die, resign, be removed from office, or be unable to discharge the duties of president. Duties of the president include the following:
- Enforce federal laws.
- Act as commander in chief of armed forces during times of war.
- Appoint justices to the Supreme Court.
- Make treaties with other nations.
- Grant pardons to persons convicted of crimes in federal courts.
- Appoint cabinet members.

The daily administration and enforcement of U.S. laws is carried out by the cabinet. The ***cabinet*** consists of the president's executive officers who serve as advisors to the president. Cabinet members are appointed by the president and confirmed with approval of the Senate. With the exception of the attorney general, cabinet members are called secretaries. The attorney general heads the Department of Justice. Each officer heads one of the executive departments. The executive departments include the following:
- Department of Agriculture
- Department of Commerce

Notes

- Department of Defense
- Department of Education
- Department of Energy
- Department of Health and Human Services
- Department of Housing and Urban Development
- Department of the Interior
- Department of Justice
- Department of Labor
- Department of State
- Department of Transportation
- Department of the Treasury

The president is the most powerful individual in the U.S. government. If the president should die, resign, be removed from office, or be unable to discharge the duties of president, the vice-president assumes the office of president. The writers of the Constitution developed a presidential line of succession in the event that this should occur. The presidential line of succession is as follows:

- Vice-president
- House Speaker
- Senate President Pro Tem
- Secretary of State
- Secretary of the Treasury
- Secretary of Defense
- Attorney General
- Secretary of Interior
- Secretary of Agriculture
- Secretary of Commerce
- Secretary of Labor
- Secretary of Health and Human Services
- Secretary of Urban Development
- Secretary of Transportation
- Secretary of Energy
- Secretary of Education

The Judicial System

The Supreme Court justices hear cases that are appeals from lower courts and decide them by a majority vote.

The purpose of the judicial branch of the U.S. government is to interpret federal laws. The Supreme Court is the highest court in the United States. The Supreme Court has nine members called Supreme Court justices. The Supreme Court justices hear cases that are appeals from lower courts and decide them by a majority vote. They decide if laws passed by Congress agree with the Constitution. Supreme Court justices serve lifetime terms. There are four steps in the appointment of a Supreme Court justice. The four steps include the following:

1. The President of the United States submits the name of an individual after consulting with his advisers.
2. Investigations of the individual are conducted by the Federal Bureau of Investigation (FBI), the American Bar Association, and the Senate

Judiciary Committee. They investigate the nominee's professional and personal life.

3. Public Senate hearings are conducted to interview the nominee and to hear testimony from various supporters and critics. These hearings are conducted by the Senate Judiciary Committee.
4. The Senate Judiciary Committee votes to recommend the nominee and hear testimony from various supporters and critics. These hearings are conducted by the Senate Judiciary Committee.

Notes

STATE AND LOCAL GOVERNMENT

Each of the fifty states of the United States has its own state government and local governments. Local governments make rules for cities, towns, and counties. State and local governments typically work together. For example, state taxes cover the partial cost of teacher salaries as well as textbooks. Local taxes pay for school buildings and building maintenance costs.

State Government

Like the federal government, each state government has three branches: the legislative, judicial, and executive. The legislative branch is the lawmaking branch. Representatives meet in the state capital and make the laws for the state regarding schools, colleges and universities, state parks, and highways.

The executive branch has the responsibility of enforcing the state laws. The state executive branch is headed by the governor. Governors are typically elected for a four-year term. The governor also represents the state government in dealings with other state governments. The assistant to the governor, who also is elected by the state's voters, is the lieutenant governor. The lieutenant governor also presides over the legislative branch of the government.

The judicial branch of state government is made up of many courts. State laws vary from state to state. The state Supreme Court deals with questions pertaining to the state constitution and the civil rights of citizens. Jury trials often are held in district courts. If a person is found guilty of breaking the law, the district courts rule on the punishment.

County Government

Each state in the United States is divided into counties or parishes. Each county or parish has a town or city that is the center of government. The county government ensures that state laws are carried out. The county governments also help collect state taxes.

Legislative and executive responsibilities of the county government are carried out by county commissioners. County commissioners are elected by

Notes

the voters. Each county has a commissioners' court made up of one judge and four commissioners. The commissioners' court is responsible for ensuring that elections are held fairly, keeping county roads in good condition, and making sure that the county courthouse and county jail are run properly. The commissioners' court also is responsible for handling the county funds from county taxes.

County voters also elect a sheriff. The sheriff and his or her department are responsible for enforcing county laws. The sheriff's department also is responsible for running the county jail. If there is no county tax collector, the sheriff may assume those responsibilities as well.

Other county officials include the county clerk, who is responsible for keeping county records, and the county treasurer, who is responsible for paying the county's bills.

Each county also has a judicial branch of government or county court system. Not all counties have the same kinds of courts. Justice-of-the-peace courts judge class C misdemeanors. Class C misdemeanors such as disorderly conduct, traffic tickets, and gambling are punishable by a fine that does not exceed $200. These courts have no jurisdiction to imprison a guilty person; therefore, a class C misdemeanor cannot be punished by confinement in jail. The justice of the peace also may perform marriages.

City Government

Many local governments have three branches. The legislative branch of the local government is the town or city council. The council passes laws regarding schools, libraries, speed limits on city streets, police protection, and city parks.

The city manager carries out laws passed by the city council and runs the city according to their directions.

The executive branch of city government is headed by the mayor or city manager. Some cities may have both a mayor and a city manager. The mayor is elected by the voters, and the city manager is hired by the city council. A mayor can appoint individuals to various city offices and veto laws passed by the city council. The city manager carries out laws passed by the city council and runs the city according to their directions. In cities where there is both a mayor and a city manager, the mayor's primary duty is to preside at the city council meetings.

Many towns and cities have a municipal court. The municipal court is the city court system and is the local judicial branch. This court hears cases regarding people accused of breaking city laws such as traffic and parking violations. More serious crimes are handled by county or district courts.

School Districts

Most public schools are run by independent school districts. Voters in each school district elect a group of people to a school board. The school board sets rules and makes decisions regarding the school district including dress codes, location of schools, and school zones. The district superintendent is in charge of the school district employees and carries out the decisions of the school board. The state education agency, which is part of the state government, determines many of the rules and regulations that school districts follow.

Notes

RIGHTS AS A CITIZEN

Sometimes individuals take their freedom and liberties for granted. To live in freedom, an individual should know his or her rights and responsibilities as a citizen.

The Constitution gives certain liberties to the people. These liberties are called ***civil rights***. Civil rights limit the power of the government to interfere in the lives of individual citizens. There are three kinds of civil rights—personal freedom rights, justice rights, and property rights.

Civil rights limit the power of the government to interfere in the lives of individual citizens.

Personal Freedom Rights

Personal freedom rights give a person the right to life and liberty. They are an individual's most basic civil rights. An individual has the right to think, feel, and act as he or she wishes. However, an individual may not take away or interfere with any other person's basic rights. The ***Bill of Rights***, the first ten amendments of the Constitution, was passed by Congress in 1791. It lists individual rights afforded each citizen over and above the basic human rights upon which the U.S. Constitution is based. Personal freedom rights include the following:

- Right to religious beliefs
- Right of freedom of speech
- Right to freedom of the press
- Right to assemble peaceably
- Right to petition the government
- Right to vote
- Right to run for public office

Justice Rights

Justice rights are laws that guarantee justice and fairness for every individual. Justice rights protect a person's rights if he or she is ever called before a court, and they ensure fair treatment if an individual is placed on trial. Justice rights include the following:

- Right to due process of law
- Right to protection against unreasonable search and seizure
- Right to be free from Ex Post Facto Laws
- Right to a speedy public trial by jury
- Right not to be a witness against oneself
- Right not to be tried for the same crime twice

Notes

- Right to be innocent until proven guilty
- Right to be protected against cruel and unusual punishment
- Right to confront one's accusers
- Right to counsel

Property Rights

Property rights guarantee individuals the right to buy, own, and sell property. Property rights include the following:

- Right of fair payment for property taken by the government
- Right for individuals to be secure in their persons, houses, papers, and effects against unreasonable searches and seizures
- Right to own and control land

RESPONSIBILITIES AS A CITIZEN

Along with any right comes a responsibility to use that right in the manner intended. As a citizen of the United States, each individual has responsibilities. When people think of their responsibilities as citizens, they typically think of voting, being called for jury duty, paying taxes, or serving in the armed services. Citizenship means much more than participating in government or politics. A responsible citizen is one who is guided in all of his or her activities by the desire to contribute to the common well-being of the country. A responsible citizen is sensitive to the needs of society and realizes the social implications of his or her conduct. Responsibilities of citizenship also include obeying laws, exercising and defending civil rights, expressing opinions, acting for the good of the community, and knowing the democratic process.

In the United States, it is believed that each citizen has a responsibility to help run his or her community and country. A responsible citizen should be knowledgeable about local government and U.S. government and become involved. The responsibilities of a citizen can be divided into the four following areas:

- Personal responsibility
- Social responsibility
- Economic responsibility
- Civic responsibility

Personal Responsibilities

Each individual should develop ***personal responsibilities*** that will guide him or her throughout life. Personal responsibilities include the following:

- Realizing that one is a human being of dignity and worth.
- Upholding the belief in equality and justice.
- Thinking, feeling, and acting honestly.
- Attaining an education.
- Developing talents and abilities.

- Protecting one's own health and that of his or her dependents.
- Appreciating and enjoying leisure time.

Notes

Ways citizens may maintain personal responsibilities include the following:

- Keeping informed of current events through the media or other methods of distribution.
- Learning how to influence public policy.
- Realizing the importance of literacy.
- Being wise in the selection of readings.
- Keeping informed of community, state, national, and world events.
- Maintaining a personal interest and involvement in human welfare that enables individuals to help others improve their lives.
- Being determined to earn one's way in the world through gainful employment.
- Maintaining an interest for good government combined with continual study and involvement.
- Practicing good health habits for self and family.
- Making sure that family members receive necessary immunizations in a timely manner.

Social Responsibilities

Personal responsibility leads to ***social responsibility***. Family living is usually a person's first social experience. The basic foundations of a person's life, such as physical, emotional, and mental development, are acquired in the home. The home is the first school of citizenship. A positive home life based on love, cooperation, and mutual helpfulness is the foundation of civilization. Living and working together at home enables individuals to acquire the values, habits, and skills needed for success in life. An individual learns to live and cooperate with others. She or he learns to relate to other family members or those living in the home and then to individuals in the community. Citizens should take a personal interest in human welfare and take every opportunity to help others improve their lives. The main social responsibilities of an individual include the following:

- Respecting the humanity, equality, and brotherhood of all people.
- Developing positive human relationships.
- Being socially informed and aware.
- Making friendships and enjoying a social life.
- Being a good neighbor.
- Promoting the general welfare of all people.
- Cooperating in solving social problems.

Ways citizens can maintain social responsibilities include the following:

- Avoiding racial and religious intolerance.
- Being sensitive to the needs and wants of others.
- Enjoying the necessities of life and basic comforts.
- Realizing one's potential.
- Following personal interests within reason.

Notes

- Being guided in all of one's activities by the desire to contribute to the common well-being of the community and country.
- Being aware of one's behavior and of the ways it will affect others and himself or herself.

Economic Responsibilities

Economic responsibility involves financial matters and deals with the way an individual manages his or her home or business. Individuals must be determined to earn their own way in the world by useful service. Citizens have a responsibility to build up the national wealth. A true measure of a nation's wealth is the level and distribution of human well-being. Human well-being can be determined with reference to clothing, food, health, enjoyment of nature, recreation, shelter, work satisfaction, and the arts. Economic responsibilities of an individual include the following:

- Obtaining a job and being usefully employed.
- Doing honest work and giving good service.
- Managing the home wisely.
- Planning the spending of the family income.
- Providing for savings and insurance.
- Demanding satisfaction in goods and services purchased.
- Reporting illegal methods used by sellers.
- Conserving national resources.
- Helping to improve employment conditions.
- Trying to prevent the misuse of economic freedoms.

Ways citizens can maintain economic responsibilities include the following:

- Learning the fundamentals of the economic process.
- Using good judgement when purchasing products and services.
- Participating in environmentally sound policies such as recycling and energy conservation.
- Being knowledgeable in the ways government spends tax dollars and how to ensure that tax dollars are spent in the best possible ways.
- Volunteering services to organizations that are beneficial to the well-being of the community or country.
- Paying taxes to help ensure economic benefits for all citizens.

Civic Responsibilities

Citizens have a responsibility to fight against poverty, crime, dishonesty in business, racial and cultural prejudice, ignorance, exploitation, preventable diseases and accidents, poor working conditions, and inefficiency in government.

Civic responsibility involves participating in the activities of a community. Citizens have a responsibility to fight against poverty, crime, dishonesty in business, racial and cultural prejudice, ignorance, exploitation, preventable diseases and accidents, poor working conditions, and inefficiency in government. Civic responsibilities of an individual include the following:

- Supporting the Constitution.
- Understanding the organization of the government.
- Respecting and obeying laws.

- Respecting the civil rights of others.
- Being informed regarding social issues and needs.
- Voting according to personal conscience.
- Informing representatives of concerns or problems.
- Attempting to correct any unsatisfactory conditions in the community.
- Taking part in setting community goals.
- Knowing the difference in opinion and basic facts.
- Conserving natural resources.
- Promoting the general welfare of the population.

Ways citizens can maintain civic responsibilities include the following:
- Keeping the premises about their home clean and orderly.
- Helping free the community from influences that degrade and weaken the lives of community members.
- Taking an active interest in local, state, and national government and public affairs.
- Maintaining a friendly and cooperative attitude toward others regardless of their ethnic or cultural background.
- Exercising the right to vote and encouraging others to vote for those who will honestly and efficiently serve the interests of all the people.
- Avoiding the disturbance of the peace or infringing upon the rights of one's neighbors.

An important civic responsibility is the responsibility to vote. It is important for all U.S. citizens to take part in the government and try to elect individuals who will guide the government and try to solve the problems of the citizens. To vote, an individual must fulfill the following requirements:
- Be a citizen of the United States.
- Be eighteen years of age or older.
- Be a resident of the United States (one to two years in the state, ninety days in the county, and thirty days in the precinct).
- Be registered to vote.

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It is important for all U.S. citizens to take part in the government and try to elect individuals who will guide the government and try to solve the problems of the citizens.

An individual may register to vote by completing a voter registration card. A voter registration card may be obtained from the voter registration office located in the county courthouse or city hall. One should register to vote well in advance of an election. In addition, an individual must register to vote each time he or she moves to a new address. Once a citizen is registered to vote, she or he may vote in elections for public officials and on referendums for proposed laws.

The United States currently has a volunteer military. Any male or female can volunteer to be in any branch of the military, but no one is drafted into the armed forces. Congress can determine when or if the draft is to be reinstated, but for now, no one is forced to join the military. The law does require, however, that every male register for the draft within five days of his eighteenth birthday. Failure to do so is a federal offense and is punishable by a fine and/or a prison sentence. Registering for the draft is a simple procedure and can be done at the local post office.

GRADES 7 & 8

Notes

- Write the word *citizenship* vertically on the chalkboard or overhead projector. Instruct students to think about their feelings regarding citizenship. Lead students to brainstorm words that begin with each letter of the word *citizenship*. Have a volunteer write four or five of the words for each letter on the chalkboard . QUESTIONS: Does the word *citizenship* generate different feelings in different people? Does everyone in the class have positive feelings regarding citizenship? Why?

- Display transparency 3A3, Citizens' Rights. Instruct each student to form three columns on a sheet of paper, heading the columns with Personal Freedom Rights, Justice Rights, and Property Rights. Instruct students to catagorize each right on the transparency in the appropriate column on their papers. After all students are finished, lead a class discussion about each right to determine which kind of right it is and what it means for citizens. QUESTIONS: How do you use these rights every day? How do some individuals take advantage of these rights? Why is it important that we have these rights as U.S. citizens?

- Display transparency 3A4, Responsibilities of Citizens. Lead a class discussion to stimulate the understanding of personal, social, economic, and civic responsibilities. Divide the class into four groups. Instruct each group to select a leader. Assign each group one of the four types of responsibilities. Instruct each group to brainstorm to write a list of responsibilities in the assigned category. Have an elected group leader report the group's responses to the class. QUESTIONS: What are the duties, rights, and privileges of being a U.S. citizen? Why is it important to attain an education? How is a nation's wealth measured? Why is it important to help free the community from influences that degrade and weaken the lives of community members?

- Instruct students to research "famous" citizens of the past and write a paper about why they are considered famous and what they did to become effective citizens. Have students research people who were not in office but were involved in government and were able to get things accomplished. Suggested citizens to research include Martin Luther King, Jr., Susan B. Anthony, Ralph Nadar, Harriet Tubman, Jonas Salk, Sarah Weddington, Thomas Payne, Rosa Parks, Gloria Steinem, Sam Walton, and Pearl Buck.

GRADES 9 & 10

- Identify and explain to students the three types of residents of the United States. Display transparency 3A2, United States Citizens, and lead a class discussion on citizens by birth and naturalized citizens. QUES-

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TIONS: Is a resident of the United States a U.S. citizen? What is a native-born citizen? Is a child born in the United States always a U.S. citizen? Why? What are the three ways a person can become a naturalized citizen of the United States?

- Review the organization of the U.S. government by using the transparency 3A1, Organization of the United States Government. Divide the class into three groups. Instruct each group to research the history of one of the three branches. Use resources available at the school library. Have students select a group leader to report their findings to the class. QUESTIONS: Why did the founders of our country organize the branches as they did? How has the branch changed since its inception?

- Instruct students to write a one- page paper describing their feelings regarding citizenship. Have three or four volunteers share their papers with the class. Lead a class discussion about the rights and responsibilities of U.S. citizens. QUESTIONS: Are the responsibilities of citizenship known to all citizens? Why? Do you think all citizens carry out their responsibilities? What would the United States be like if everyone were responsible citizens? What do you think attracts people to the United States?

- Invite a representative from a local civic organization to discuss civic responsibilities and the services they provide for the community. Guide students in preparing appropriate questions for the guest prior to his or her visit.

GRADES 11 & 12

- Lead a class discussion to define the word *citizenship* and the meaning of effective citizenship. Display transparency 3A5, Ways to be an Effective Citizen. Lead students to brainstorm other ways to be effective citizens. QUESTIONS: What is the difference between effective citizenship and ineffective citizenship? How can a person become a more effective citizen?

- Divide the class into groups of three or four. Provide students with resources describing cases that the Supreme Court has heard and ruled upon. Instruct each group to prepare a summary of the case, the ruling, and other pertinent information regarding the case. Have each group present their findings to the class using visual aids. QUESTIONS: How long did the Supreme Court debate the issue? What was the result? What laws did the justices use to defend their positions? What is a justice's opinion? Who wrote the opinion in the case?

- Display transparency 3A7, Terms Associated with Citizenship, to introduce and define the terms. Lead a class discussion about residents of the United States. Display transparency 3A2, United States Citizens,

Notes

to present information about the types of citizenship. Discuss also the factors leading to the loss of citizenship. Have students locate articles in current newspapers or magazines about individuals becoming naturalized citizens. Instruct students to cut out or photocopy the articles and bring them to class. Have students share their articles with the class. QUESTIONS: Do you think it is difficult to become a naturalized citizen? Do you think the people trying to become naturalized citizens think the process is a difficult one? Why?

- Invite a resource person from the Immigration and Naturalization Office to discuss the functions and responsibilities of the organization. Assist students in preparing questions prior to the presentation.

- Arrange a learning experience that will allow the class to attend a city council meeting, county commissioners meeting, school board meeting, or another political function. Following the experience, instruct students to write a paper describing what they saw and heard at the meeting or function. Ask students to include in their papers the component of the experience that impressed them most. Evaluate the papers on content, clarity, and communication skills.

- Lead a class discussion about freedom of the press and freedom of speech. Examine current issues, events, or ideas whether local, state, or national. Examine the arguments presented on the editorial page of a local newspaper or local television or radio news. Compare the editorials of two or more newspapers from other cities discussing the same issue or idea, or compare the opinions of two or more local television or radio spokespersons. QUESTIONS: How is a national issue viewed locally? Do you think people who disagree with the popular views about an issue can still exercise their freedom of speech? What problems might they have? How does popular opinion influence those who do not have an opinion about an issue? Is the popular opinion right? How are facts or factual claims used to support people's opinions? To what extent is freedom of speech and freedom of the press limited in your community because of public opinion? Are certain issues not discussed because of public opinion? When does presenting one's opinion on issues or ideas border upon infringing others' rights as citizens?

- Display transparency 3A8, Vote. Lead a class discussion about requirements for voting and how people decide who or what to vote for. QUESTIONS: In an election, how does a person decide for whom or what to vote? What information is available to help a person decide how to vote? What is the media's role in elections? What is mudslinging? Do you think it is appropriate?

Notes

ANY GRADE

- Display transparency 3A5, Ways to be an Effective Citizen. Use the examples from the transparency to lead a class discussion on ways students can be effective citizens and why it is important to be an effective citizen. Include in the discussion ways that students can be effective citizens at school, in the community, in the nation, and in the world. QUESTIONS: How does your conduct affect other students? community members? the nation as a whole? Why is it important to manage your money wisely? Why is it important to be knowledgeable of current events? Why is your personal health important to the community?

- Instruct each student to use pictures, photographs, words, and other symbols that represent the responsibilities of citizenship to create a poster or display titled "Effective Citizenship." Have students share their posters with the class or prepare a display for a school display case.

- Display transparency 3A4, Responsibilities of Citizens. Lead a class discussion regarding the responsibilities of citizenship. Have students develop a service project that meets a need within the community and fulfills a responsibility of citizenship. Students must plan, organize, and complete the project as a class. (This strategy can be integrated into a youth organization activity.)

- Lead students to brainstorm to define *volunteerism*. Volunteerism refers to voluntary or willing participation in something, usually without compensation. Lead a class discussion on why people volunteer and the benefits of volunteerism. QUESTIONS: Have you participated in any volunteer work for the community? Who did you volunteer for and who benefited from the service? Are all organizations that need volunteers beneficial to the community? Can volunteerism be considered a civic responsibility of citizenship? What community organizations function primarily with the services of volunteers? Why is volunteerism so important to the American way of life?

- Arrange to have a panel discussion made up of individuals who volunteer their time and services to local organizations. Guide students in writing questions for the panel in advance. QUESTIONS: What motivated them to volunteer their time and services to a particular organization? How does the organization benefit the community? What are some of the rewards they receive?

- Lead students to brainstorm to develop a checklist of responsibilities that students should follow to become effective citizens. Display transparency 3A4, Responsibilities of Citizens, to help explain the four categories of responsibilities.

Notes

- Instruct students to create a display or bulletin board that depicts their ideas of effective citizenship. Display under the title, "Citizenship Means Many Things to Many People."

- Lead students to brainstorm ways to become better citizens. Possible ideas include staying informed through newspaper and other media, being aware of current world issues, taking part in local organizations, attending city and school board meetings, and listening to daily school announcements.

- Divide the class into groups. Have each group research a school, city, state, or national issue. Various issues and information regarding the issue could be obtained from local politicians, chambers of commerce, newspapers, magazines, and books. Have students summarize the history of the issue, pros and cons, current status, individuals or groups involved in the issue, and other information. Instruct students to give oral reports to the class using visual aids.

- Lead a class discussion regarding the issue of voting versus nonvoting and the impact of everyone exercising this right. Divide the class into three groups. Instruct two groups to plan and prepare a debate that addresses this issue. Have the other group listen to the debate, list points made and won by each team, and judge a winner. QUESTIONS: Why is it important to vote? As a citizen, is voting a duty, right, responsibility, or privilege?

- Have students learn about candidates for a school or city election. Resources could include newspapers, posters, interviews, written statements, or commercial messages. Instruct students to share their information with the class. QUESTIONS: What is the candidate's opinion about a particular problem in the school or community? How does the candidate plan to correct the problem or resolve the issue?

- Lead a class discussion on current events. Current events could include issues in the classroom, school, city, county, state, or nation. Following the discussion, have each student select one issue that he or she feels strongly about. Instruct each student to write a letter to the student council president, mayor, a congressman, a senator, or another appropriate person regarding the issue. Students should state their opinions on the issue and explain how they feel the issue could be resolved. QUESTIONS: Who is responsible for the final decision on the issue? Who is involved? Will an election be involved?

- Display transparency 3A8, Vote. Lead a class discussion about the requirements in order to vote. Provide resources that give statistics on registered voters and the numbers of those who vote. Obtain voter registration cards and have students fill them out. Have students who are eligible to vote mail their cards. QUESTIONS: Are voter registration cards difficult to fill out? Why is the percentage of registered voters so

Notes

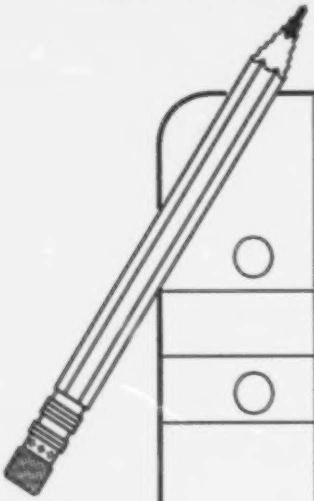
low? What do the numbers say about citizens who are not registered? If someone isn't registered to vote, does that mean he or she doesn't care about government? What could be done to increase the number of citizens registered to vote?

- Lead a class discussion on the differences between a direct democracy and a representative democracy. Lead students to brainstorm to develop a list of things U.S. citizens must do to ensure accurate representation in government.

- Display transparency 3A7, Terms Associated with Citizenship. Divide the class into groups. Assign each group at least one of the terms on the transparency. Provide resources for students to research the terms to find out the rights, qualifications, and other details of each one. Have each group share its findings with the class.

- Display transparency 3A6, What is Your Opinion? Assign to each student or group one of the questions from the transparency. Instruct students or groups to prepare an oral or written presentation that summarizes their answers to the assigned questions.

DIRECTIONS: Answer the questions below to gain an understanding of citizenship in the United States. Write your answers in the blanks provided. Use complete sentences.



1. What are the three types of residents in the United States? Briefly explain each.

2. List two qualifications a person must have to be a U.S. citizen by birth.

3. What are the three ways a person can become a naturalized U.S. citizen?

4. What are the two ways a U.S. citizen can lose his or her citizenship?

5. What is expatriation?

DIRECTIONS: Read each statement below. Write the citizen right number from the shaded box in the blank to the left of each corresponding statement. Rights of citizens may be used more than once. If all answers are correct, the total of the numbers in the blanks will equal 52.

Citizen Rights

1 Right to Be a Citizen	5 Right to Assemble Peaceably
2 Right to Religious Beliefs	6 Right to Petition
3 Right of Free Speech	7 Right to Keep and Bear Arms
4 Right to Freedom of the Press	

________ 1. An individual may make requests of people in authority.

________ 2. Individuals are free to demonstrate for or against any cause.

________ 3. Every individual has the right to live and work in the place of his or her choice.

________ 4. Each citizen may write, read, or listen to matter that is of interest to him or her.

________ 5. Every individual may believe in the religion of his or her choice.

________ 6. An individual cannot be discriminated against because of race, religion, or national origin.

________ 7. Individuals may express their opinions.

________ 8. Individuals may own weapons.

________ 9. An individual has the right to know and understand the events that occur in the country.

________ 10. A state religion cannot be established by the government.

________ 11. Individuals have the right to assemble or move about freely.

________ 12. A person cannot be forced to work for another individual.

________ 13. An individual has the right to inform others regarding his or her concerns.

________ 14. All religious beliefs should be respected.

________ 15. A person may support, question, and criticize ideas and peacefully speak out.

________ **Total**

DIRECTIONS: Read each of the items below. Place an X next to the items which indicate responsibilities of citizens.

Responsibilities of Citizens

________ 1. Run for public office.

________ 2. Avoid racial and religious intolerance.

________ 3. Obtain an education.

________ 4. Obey laws.

________ 5. Believe everything you read.

________ 6. Establish budgets and plan for spending the family income.

________ 7. Pay taxes.

________ 8. Vote on issues that are important to you.

________ 9. Participate in community recycling projects.

________ 10. Understand the organization of the government.

________ 11. Maintain a friendly and cooperative attitude toward others regardless of their ethnic or cultural background.

________ 12. Keep your yard tidy.

________ 13. Obtain a job and remain usefully employed.

________ 14. Volunteer for organizations that need your help.

________ 15. Support the Constitution.

________ 16. Be aware of your behavior and of the ways it will affect others.

DIRECTIONS: Part A: Answer the following questions in complete sentences to explain the importance of being an effective citizen.

What have you done during the past year for the community in the name of citizenship?

____

____

____

____

Part B: Identify five things you can do during the next year to fulfill your responsibilities as a citizen. In the space provided, explain why you feel that a particular activity is important to being an effective citizen.

1. ______________________________

Why is this important? ______________________________

____

2. ______________________________

Why is this important? ______________________________

____

3. ______________________________

Why is this important? ______________________________

____

4. ______________________________

Why is this important? ______________________________

____

5. ______________________________

Why is this important? ______________________________

____

DIRECTIONS: Complete the following activity to help you learn more about your community and state. Use the most recent resources available and list the resources at the bottom of the page.

My name is ________________, and I live in ______________, ___________. My town is located in the ____________ part of the state in ____________ county. The population of my town is ____________ and the population of my state is ____________. Of all the towns and cities in my state, my town or city ranks __________ in size. Of all the states, my state ranks __________ in population.

The towns or cities bordering the town or city I live in include ________, ________, ________, ________, and _________. The counties bordering my county include _______, ________, ________, and ________.

My state is made up of _____ counties. The center, or county seat of my county is __________. It is located _____ miles from my city or town. County government provides services for cities ad towns within the county's borders. Some county services include __________, __________, and __________.

The county commissioners court is made up of ______ judge and _______ commissioners. The commissioners court is responsible for ________, ________, _______, and __________. The county sheriff's job is to __________. County governments work with __________ governments which are headed by the governor.

Our state capital is located in __________. It is located in the __________ part of the state and is about __________ miles from here. The governor of the state is ______________. Our state's previous governor was ____________.

The largest city in my state is ___________. Nationally, it is the ____________ largest city in the United States.

There are ___________ national forests and wildlife refuges in my state. The forest or wildlife refuge closest to me is ________________.

There are ___________ state parks in my state. The one nearest to me is ___________.

What references did you consult? Please identify them in the space provided below.

DIRECTIONS: Complete the following activity to identify those who hold local, state, and national government positions. Use the school library, current magazines, newspapers, teachers, and other reliable resources to fill in the blanks below.

President of the United States

U.S. Representative from your district

Governor

Lieutenant Governor

State Treasurer

County Sheriff

Mayor

a County Commissioner

a Justice of the Peace

President of the School Board

President of the Student Body

Class President

3A7

DIRECTIONS: Complete the following activity to review the organization of the U.S. Government.

Legislative Branch

1. The purpose of the legislative branch is to __________ __________ .
2. The legislative branch is known as __________ .
3. The number of representatives per state is based on the __________ of each state.
4. Each state has senators which are elected for a term of __________ years.
5. The vice president of the United States is the president of the __________ .

Executive Branch

6. The purpose of the executive branch is to __________ __________ .
7. The chief executive of the executive branch is the __________ of the United States.
8. The president has many duties include appointing cabinet members, making treaties with other nations, and appointing __________ .
9. The president appoints cabinet members with the approval of the __________ .

Judicial Branch

10. The purpose of the judicial branch is to interpret __________ __________ .
11. The Supreme Court is the highest court in the __________ __________ .
12. The Supreme Court has __________ members.
13. The president appoints justices to the Supreme Court with the approval of the __________ .

Organization of the United States Government

Legislative Branch

Purpose: Make Laws

Executive Branch

Purpose: Enforce Laws

Judicial Branch

Purpose: Interpret Laws

United States Citizens

★ **Citizens by Birth**

★ **Naturalized Citizens**

- Naturalization by Act of Congress
- Naturalization by Treaty
- Naturalization by Application

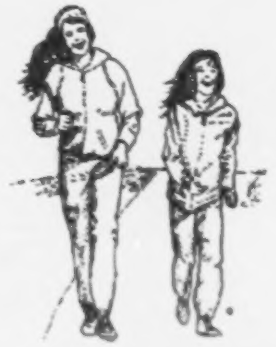
Citizens' Rights

- Right to protection against unreasonable search and seizure
- Right to religious beliefs
- Right for individuals to be secure in their persons, houses, papers, and effects
- Right to protection against unreasonable searches and seizures
- Right to freedom of the press
- Right not to be tried for the same crime twice
- Right to assemble peaceably
- Right to a speedy public trial by jury
- Right to petition the government
- Right not to be a witness against oneself
- Right to run for public office
- Right to counsel
- Right of freedom of speech
- Right to due process of law
- Right to be free from Ex Post Facto Laws
- Right to be innocent until proven guilty
- Right to own and control land
- Right to be protected against cruel and unusual punishment
- Right to confront one's accusers
- Right of fair payment for property taken by the government
- Right to vote

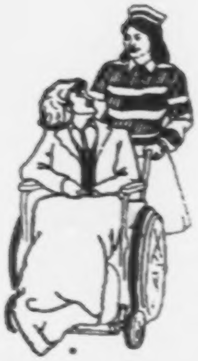
Responsibilities of Citizens

- Personal Responsibilities
- Social Responsibilities
- Economic Responsibilities
- Civic Responsibilities

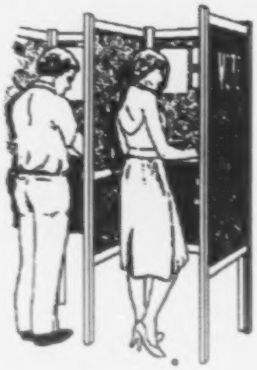
Ways To Be An Effective Citizen



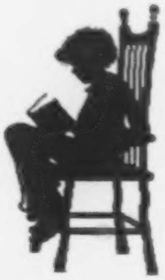
Help others improve their lives.



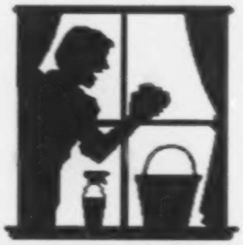
Volunteer your services.



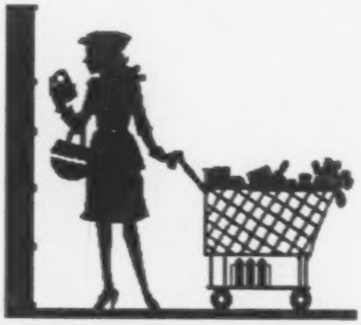
Vote.



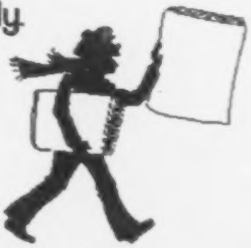
Realize the importance of literacy.



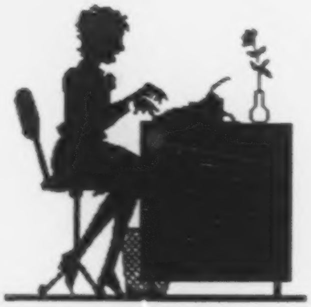
Keep your home and its surroundings clean and orderly.



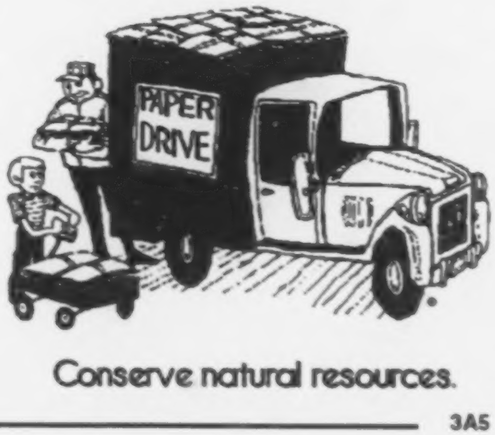
Use good judgement when purchasing products and services.



Keep informed of current events.



Earn your way in the world through gainful employment.



Conserve natural resources.

What is Your Opinion?

1. Should citizens be drafted for public service as they can be drafted for military service?
2. Is too much money spent on political campaigns?
3. Would it be possible to have a society where there is no crime?
4. Do you favor selection of judges by election or appointment?
5. Should medical care be provided on a private, public, or mixed basis?
6. If we did not have a public school system, would many people be denied the right to develop their capacities fully?
7. Is it essential that all citizens take sides and express views on public issues?
8. *"In a democracy the people rule."* Compare this definition of democracy with your own and that from other resources. Is it an adequate definition of democracy? Why?

TERMS ASSOCIATED WITH CITIZENSHIP

Aliens are citizens of other countries who are living in the United States.

American nationals are natives of American possessions such as Guam and Puerto Rico.

Citizens are people who are represented and protected by the U.S. government, owe full allegiance to the United States, and share in the responsibilities of government.

A **native-born** person is one who is born in the United States including all fifty states, the District of Columbia, and organized territories. A native-born person is a citizen by birth.

Naturalization is the legal process of obtaining citizenship in a country where one was not born.

Expatriation refers to the process of citizens voluntarily giving up their citizenship.

Vote ☑

To vote, an individual must fulfill the following requirements:

- Be a citizen of the United States.
- Be eighteen years of age or older.
- Be a resident of the United States.
- Be registered to vote.

An individual may register to vote by completing a voter registration card obtained from the voter registration office in the county courthouse or city hall.

One should register to vote well in advance of an election.

An individual must register to vote each time he or she moves to a new address.

3A1

Notes

1. **Aliens** are citizens of other countries who are living in the United States.
   Nationals are natives of American possessions such as Guam and Puerto Rico.
   Citizens are people who are born or naturalized in the United States and subject to the jurisdiction thereof.
2. A citizen by birth is a native-born person. This includes individuals born in all fifty states, the District of Columbia, and organized territories. It also includes American embassies and officials sent on missions which are under the rule of the United States. Under certain conditions, a child who is born in a foreign country is still considered to be a native-born American. One of the child's parents must be an American citizen, and the child's birth must be registered with an American consulate. A child born in the United States to an alien, either legal or illegal, is a U.S. citizen. The U.S. government has no authority over representatives from foreign governments who are in this country. A child born of a foreign diplomat, a child born of a person employed by or representing a foreign government, or a child born on a foreign ship in U.S. waters, acquires the citizenship of his or her parents.
3. 1. by act of Congress
   2. by treaty
   3. by application
4. Conviction of treason (aiding the enemy) or attempting to overthrow the government by force are both federal crimes that if convicted, constitute loss of citizenship. Citizens also can lose their citizenship through expatriation.
5. Expatriation refers to the process of citizens, both citizens by birth and naturalization, voluntarily giving up their citizenship.

3A2

1. 6
2. 5
3. 1
4. 4
5. 2
6. 1
7. 3
8. 7
9. 4
10. 2
11. 5
12. 1
13. 6
14. 2
15. 3

Total = 52

Notes

3A3

1. Running for office is a basic right, not a responsibility.
2. x
3. x
4. x
5. Know the difference in opinion and basic facts.
6. x
7. x
8. Vote on all issues.
9. x
10. x
11. x
12. x
13. x
14. Volunteer for organizations that benefit the community.
15. x
16. x

3A4

Answers will vary.

3A5 – 3A6

Answers will vary.

3A7

Answers will vary.

3A8

1. make laws
2. Congress
3. population
4. two, six
5. Senate
6. enforce laws
7. president
8. justices to the Supreme Court
9. Senate
10. federal laws
11. United States
12. nine
13. Senate

UNIT 3

Module B

Notes

The United States Flag

Take time to read between the lines.

The U.S. flag is a symbol of the United States as a nation. It also is a symbol of its principles, its traditions, and its history. Displays of patriotism have increased recently. Individuals and businesses have been displaying the U.S. flag more frequently, and red, white, and blue clothing, accessories, and other items are being seen everywhere. With the increased displays of patriotism comes the increased desire and need for knowledge about the origins of our flag.

Knowledge and respect of the flag are important parts of citizenship as well as important life skills. Students will naturally look to you, their teacher, for answers and guidance. This module was developed to summarize the history and protocol of the U.S. flag and to help you spark a patriotic interest in your students. Take this opportunity to increase your students' awareness of the U.S. flag and other national symbols.

Patriotism refers to the love, support, or loyalty one has for his or her country. Outward displays of patriotism for citizens of the United States of America include flying the national flag, saying the pledge of allegiance, singing the national anthem, and wearing the national colors of red, white, and blue. The national flag seems to have received more attention, respect, and devotion than any other national emblem, making it the most representative symbol of patriotism in the United States.

HISTORY OF THE U.S. FLAG

The current U.S. flag has six white stripes alternating with seven red stripes. The thirteen stripes represent the original thirteen colonies that

Notes

The first U.S. flag was called the *Continental Colors*.

formed the original United States. In the upper left corner are fifty white stars on a field of blue. One star represents each state of the nation.

The first U.S. flag was called the *Continental Colors*. This flag had thirteen stripes and had a representation of the British flag in the upper left corner. This flag also was called the *Cambridge* or *Grand Union* flag. After the Declaration of Independence was adopted, this flag was no longer appropriate and was changed by the Continental Congress on June 14, 1777. They resolved that the flag would have thirteen stripes, one for each new state, which would alternate red and white and would have thirteen white stars on a blue field in the upper left corner. The thirteen stars on the blue field were to represent a new constellation. No one really knows who designed or made the first flag. Betsy Ross is often given credit for designing the first flag. Francis Hopkins, a congressman at the time, claimed that he designed it.

There is no record regarding the selection of red, white, and blue as the colors chosen for the flag. However, in 1782, the Congress of the Confederation selected the same colors when they designed the great seal of the United States. The great seal depicts an eagle holding an olive branch and arrows, which symbolize a desire for peace but the ability to wage war. The other side of the seal bears the Eye of Providence, which represents God, and a pyramid dated 1776. Records do indicate the meanings for the colors selected for the seal and are as follows:

- Red—hardiness and courage
- White—purity and innocence
- Blue—vigilance, perseverance, and justice

It is assumed that the colors for the seal were selected to be consistent with the colors of the flag and their respective symbolism.

The original flag had thirteen stars, but Congress did not indicate how they should be arranged. One version had them in rows of twos and threes while another had twelve stars in a circle and one in the center. Another version had thirteen stars in a circle.

On May 1, 1795, the flag was changed after two new states joined the Union. The thirteen stripes were changed to fifteen and two stars were added. This was the flag flown during the War of 1812.

On April 4, 1818, the flag was changed again after five more states joined the union. To avoid a cluttered-looking flag of twenty stars and stripes, Congress passed a resolution that set the number of stripes at thirteen again with a star for each state. The resolution also stated that a new star would be added to the flag on July 4 of the year a new state joined the union. Placement of the stars was not adopted until 1912 when there were forty-eight stars on the flag. The placement was changed in 1959 to accommodate forty-nine stars and again in 1960 for fifty stars.

The U.S. flag often is referred to as the *Stars and Stripes* as well as *Old Glory*. The *Stars and Stripes* became a name for the flag after Francis Scott Key wrote the "Star-Spangled Banner" during the war of 1812. William Driver gave the flag the name of *Old Glory* in 1824. Driver was a sea captain from Salem, Massachusetts. His mother and some friends gave him a U.S. flag as a farewell gift when he became licensed to command his first ship, the *Charles Doggett*. Driver was twenty-one at the time. He named the flag *Old Glory* and flew it on his ship during his many voyages around the world. When Driver left the sea and his ship, he settled in Nashville, Tennessee, taking his treasured flag with him. He kept the flag hidden in a quilt during the Civil War to keep it safe. Driver died in 1886, leaving the flag to his family. The family donated *Old Glory* to the Smithsonian Institution in 1922.

Notes

FLAG PROTOCOL

Flags are displayed at many homes during various holidays and observance days. Many businesses display the flag during these special days, and some fly the flag daily. There is a specific ***flag protocol***, or set of ceremonial rules, that must be observed when handling the U.S. flag and individual state flags.

The U.S. flag is displayed in the open from sunrise to sunset. It never should be displayed in inclement (stormy or severe) weather. If other flags are displayed on the same pole, the U.S. flag is always at the top. If there are adjacent poles, the U.S. flag should be raised first and highest. The flag should be unfurled (held away from the pole so that it does not get tangled) and raised quickly to the top of the pole. Other flags are raised and lowered below the level of the U.S. flag. When lowering flags, the U.S. flag is lowered last. The U.S. flag may be displayed permanently if it is lighted.

Half-mast or ***half-staff*** means that the flag is positioned halfway between the top and the bottom of the flag pole. Flying a flag at half-mast is a sign of mourning used to commemorate certain holidays remembering members of the armed forces killed in war, such as Memorial Day and Veteran's Day. Flying a flag at half-mast also is used to honor the memory of noted Americans who have died. When a flag is to be displayed at half-mast, it is first raised to the top of the pole for an instant and then lowered to the half-mast position. When lowering the flag at the end of the day, the flag should be raised quickly to the top of the pole again and then lowered slowly and with dignity.

Flying a flag at half-mast is a sign of mourning used to commemorate certain holidays remembering members of the armed forces killed in war.

The flag should never be allowed to touch the ground, the floor, water, or merchandise. The flag should be handled with respect and should never be placed on the floor or on the ground to be folded, but it can be placed on a table. The following are steps for folding the U.S. flag:

- Fold the flag lengthwise with the face out.
- Fold lengthwise again with the stars on the outside.

Notes

- Start at the striped end and bring the lower corner parallel to the upper edge to form a triangle.
- Turn the outer point inward on the upper edge to form a second triangle.
- Continue folding the flag in triangles until the entire length of the flag is folded. When the flag is completely folded, it should be triangular in shape with only the blue field and three stars visible on top. Tuck the binding to the inside underneath the top fold.
- Store in a safe, appropriate place.

When the flag is displayed on a speaker's platform, the U.S. flag always should be above and behind the speaker. The U.S. flag should never be draped over the front of a podium or platform. If the U.S. flag is displayed in a stand on a stage, the stand should be placed to the audience's left or the speaker's right. When the U.S. flag is displayed from a staff that stands off of a stage or platform, it should be placed to the audience's right. State or association flags should be placed opposite the U.S. flag when displayed indoors.

Once a flag is in a condition no longer suitable for display, it should be destroyed privately and respectfully, preferably by burning.

The U.S. flag should never be displayed, fastened, used, or stored in a manner that would permit it to be torn, soiled, or damaged. The U.S. flags that are displayed daily will begin to wear along the striped end and may fade. Once a flag is in a condition no longer suitable for display, it should be destroyed privately and respectfully, preferably by burning.

THE PLEDGE OF ALLEGIANCE

The original *Pledge of Allegiance* was written by Francis Bellamy in 1892. The original pledge was first used on October 12, 1892 at the dedication of the World's Fair grounds in Chicago, Illinois.

On Flag Day, June 14, 1954, "under God" was added to the pledge when President Eisenhower signed a law that officially changed the words. When the pledge is recited, civilians stand at attention with their right hand over their heart. Military personnel render the military salute.

The *Pledge of Allegiance* follows:
"I pledge allegiance to the flag of the United States of America and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all."

ORIGIN OF THE NATIONAL ANTHEM

The words of the "Star-Spangled Banner" were written by Francis Scott Key on September 14, 1814, during the War of 1812. In late August of 1814, the British had made a short but relatively unsuccessful raid from their fleet of ships in the Chesapeake Bay. They had taken the city of Washington and burned several public buildings. During the course of events in Washington, the British arrested a physician named Dr. Beanes for charges of treachery. Dr. Beanes was taken back to the British fleet and held.

Notes

Francis Scott Key was a lawyer and an amateur verse writer from Washington, D.C. He began practicing law in 1801. Key had great political influence in Washington—a position well-known by friends of Dr. Beanes. Dr. Beanes' friends convinced Key to use this influence to contact the British and secure the release of Dr. Beanes. Key and a U.S. agent named Colonel John S. Skinner received permission from President James Madison to communicate with the British. Key and Skinner set sail on a ship owned by Benjamin Ferguson and caught up with the British fleet near the mouth of the Potomac on September 7. Key and Skinner were allowed to board the British ship holding Dr. Beanes and negotiated his release. During the negotiations, Key, Skinner, and Beanes overheard British plans to attack Fort McHenry, which protected Baltimore. The men were told by the British that they would be held until after the attack to prevent them from warning the city and the fort of the plan for attack. They were held on Ferguson's ship and forced to travel with the British fleet for three days until they reached Baltimore.

On the evening of September 11, the British ground troops attacked Baltimore. The following day, the troops fought again and the British fleet fired bombs and rockets at Fort McHenry. Again, on the day and evening of September 13, the British fired on the fort using approximately 1,800 bombs and rockets. Key and his group watched from the deck of Ferguson's ship but were unable to see because of heavy smoke from the shore.

Around 1:00 A.M. on the morning of September 14, the bombing stopped and it became very quiet. The Americans aboard Ferguson's ship grew restless, not knowing if the silence meant that the fort had fallen or the British had been defeated.

At daybreak, under cloudy skies, all those aboard Ferguson's ship waited anxiously to see the results of the previous day's fighting. The smoke was still dense. Fog, clouds, and drizzle filled the sky. As the clouds broke, Key and his group were relieved to see that the oversized U.S. flag was still flying over Fort McHenry. When the British fleet discovered the strength of Baltimore and Fort McHenry, they decided to retreat during the night.

When Key realized that the attack was over, his poetic impulse motivated him to write a poem on the back of a letter he found in his pocket. He wrote the first stanza while on the ship before he and his group were released.

The ship was allowed to land in Baltimore and the group made their way to a hotel where Key wrote the rest of the poem. The following day, Key, persuaded by Colonel Skinner, took the poem to a Baltimore paper—the *Baltimore American*—where it was printed in handbill form and passed out among the city's residents. Figure 3B.1 represents the entire poem.

Notes

President Hoover signed the bill on March 3, 1931, making the "Star-Spangled Banner" the United States' national anthem.

The origin of the tune of the "Star-Spangled Banner" is not clear. According to some sources, John Stafford Smith is given credit for writing the music. The tune was used by the Anacreontic Society of London as early as 1775 in a song about music, love, and wine. Key had written another poem ten years earlier that had been adapted to the same music. Key had this same tune in mind when he wrote the "Star-Spangled Banner."

The "Star-Spangled Banner" gained popularity very quickly. The first sheet music version of the song was published by Joseph Carr less than one month after Key wrote the poem. Within a year, the song was published in three popular song books.

During the Civil War, the Union Army adopted the song informally as the Union Army Anthem. The Army and Navy began requiring the use of the song in the 1890s when in a situation that called for the use of a national anthem. President Woodrow Wilson encouraged that the song be used as such during World War I. Congress made an attempt to declare the song as the national anthem, but it and several other bills related to the subject were allowed to die in committee meetings. It was not until 1931, when Public Law 823 was passed, that the song was officially adopted. President Hoover signed the bill on March 3, 1931, making the "Star-Spangled Banner" the United States' national anthem.

The actual flag that flew over Fort McHenry during the battle and inspired Key to write the "Star-Spangled Banner" now hangs in the Smithsonian Institution's National Museum of American History in Washington. The flag has fifteen stars and stripes, is fifty feet long, and covers an entire wall. The U.S. flag flies continuously over Francis Scott Key's grave at Frederick, Maryland and over Fort McHenry.

Star-Spangled Banner

O say can you see by the dawn's early light
What so proudly we hail'd at the twilight's last gleaming,
Whose broad stripes and bright stars through the perilous fight
O'er the ramparts we watch'd, were so gallantly streaming?
And the rocket's red glare, the bombs bursting in air,
Gave proof through the night that our flag was still there,
O say does that star-spangled banner yet wave
O'er the land of the free and the home of the brave?

On the shore dimly seen through the mists of the deep,
Where the foe's haughty host in dread silence reposes,
What is that which the breeze, o'er the towering steep,
As it fitfully blows, half conceals, half discloses?
Now it catches the gleam of the morning's first beam
In full glory reflected now shines in the stream
'Tis the star-spangled banner – O long may it wave
O'er the land of the free and the home of the brave.

And where is that band who so vauntingly swore,
That the havoc of war and the battle's confusion
A home and a Country should leave us no more?
Their blood has wash'd out their foul footstep's pollution.
No refuge could save the hireling and slave
From the terror of flight or the gloom of the grave,
And the star-spangled banner in triumph doth wave
O'er the land of the free and the home of the brave.

O thus be it ever when freemen shall stand
Between their lov'd home and the war's desolation!
Blest with vict'ry and peace may the heav'n rescued land
Praise the power that hath made and preserv'd us a nation!
Then conquer we must, when our cause it is just,
And this be our motto – "In God is our Trust,"
And the star-spangled banner in triumph shall wave
O'er the land of the free and the home of the brave.

Figure 3B.1

Notes

GRADES 7 & 8

Notes

- Instruct the class to assist in developing a time line that identifies a specific patriotic time period in American history. Have students create a set of flash cards that includes the dates identified on the time line. Ask students to practice using the flash cards until they are familiar with key dates and events in American history.

- Instruct students to prepare a skit that reenacts a time period in the early days of American history. Have students create authentic costumes and props. Videotape the skit and allow each student an opportunity to critique and summarize his or her experience.

- Write the term *patriotism* horizontally on the chalkboard. Have students identify a patriotic term for each letter in the word *patriotism*. Instruct students to write a paragraph about what patriotism means to them. Ask volunteers to share their paragraphs with the class. QUESTIONS: What is patriotism? Do all people have the same level of patriotism? Why? How can individuals be encouraged to become more patriotic? Why do some individuals lose their patriotic feelings?

- Lead students to brainstorm to identify a list of words that are associated with the U.S. flag. Instruct students to write a story or poem about what the flag means to them. Share a few of the ideas with the class. QUESTIONS: Does the U.S. flag mean the same thing to each citizen of the United States? Why? Does the flag have the same meaning to individuals of other countries? Why? Why would some individuals burn the flag?

- Instruct students to gather a collection of patriotic songs and patriotic symbols. Have students write brief descriptions and histories about each item and place them in a scrapbook. Ask students to use the scrapbook to teach others about patriotism and the United States.

GRADES 9 & 10

- Instruct students to imagine time travel to a period in early U.S. history. Allow students the opportunity to daydream, plan, and create a description of what life might have been like for them if they were a part of America's early history. Have students compose their ideas in the form of a poem, story, or song. Ask each student to share his or her "life" in history with the class. Display the written ideas in the classroom.

- Lead a class discussion about the burning of the U.S. flag. Emphasize to students why this has become an important political issue. QUESTIONS: What are the procedures to follow when a flag must be destroyed? What is flag protocol? When was flag protocol established?

Notes

- Display transparency 3B2, The Pledge of Allegiance. Instruct students to read and translate into their own words *The Pledge of Allegiance*. QUESTIONS: Why was *The Pledge of Allegiance* written? When was *The Pledge of Allegiance* written? Who wrote *The Pledge of Allegiance*? Is *The Pledge of Allegiance* respected today? Why?

- Divide the class into groups. Ask each group to select a state flag. Instruct each group to research the state's flag, how the design was determined, and the symbolism of the flag design. Have students compare the researched flag to the national flag for similarities and differences. Have elected group leaders share their findings with the class. QUESTIONS: Why does each state have its own flag? What similarities do the state flags have with the national flag?

- Lead a class discussion about symbols that describe American freedom. Some of the symbols might include the following:
  - U.S. flag
  - Statue of Liberty
  - bald eagle
  - Great Seal of the United States
  - Liberty Bell
  - Uncle Sam

  QUESTIONS: Why have symbols been used in American history? How are symbols recognized? Who determines the symbols that represent the United States? Who determines how the symbols will be recognized? Do other countries have similar symbols? Why?

GRADES 11 & 12

- Divide the class into groups. Have each group research one of the topics from the following list.
  - history of the American Flag
  - flag protocol
  - Betsy Ross
  - the Confederate Flag and the Union Flag
  - The Pledge of Allegiance
  - the life of Francis Scott Key
  - the history of the "Star-Spangled Banner"

  Instruct groups to prepare oral and written presentations that creatively summarize their research. Encourage students to include visuals in the oral presentations.

- Arrange a debate that allows students to analyze the issue of flag burning. Give students an opportunity to research the topic by reading magazine and newspaper articles as well as conducting personal interviews. Instruct students to perform the debate for other classes within the school. Have each student write a brief paper summarizing what he or she learned from participating in the debate. QUESTIONS: Why is flag burning an important issue? Why are there mixed feelings and emotions about flag burning? How do you feel when you hear about or see a flag being burned? Why? Is flag burning a criminal offense? Why?

Notes

- Divide the class into groups. Ask each group to select a flag from another country. Instruct each group to research the flag, its origin, and the symbolism of the flag design. Ask students to compare the researched flag to the U.S. flag for similarities and differences. Have elected group leaders share their findings with the class. QUESTIONS: What similarities do other countries' flags have with the flag of the United States? differences?

- Plan a patriotic celebration for a child care center or elderly care facility. Have students prepare decorations and hats that reflect a patriotic spirit. Prepare a symbolic, nutritious snack to serve. Have students participate in the patriotic celebration. Ask each student to write a paragraph that summarizes his or her personal experience. (This strategy can be integrated into a youth organization activity.)

ANY GRADE

- Instruct students to write a composition entitled, "What America Means to Me." Share a few of the compositions with the class. Contact community and school newspapers to discuss publishing the students' compositions.

- Display transparency 3B1, Words to Know. Lead a class discussion about each of the terms and the special relationships they have to the development of early American history. QUESTIONS: Why has the U.S. flag had a variety of names? Why was the flag named *Old Glory*? What is the purpose of flag protocol?

- Lead a class discussion about the development and creation of the U.S. flag. Have students measure the length and width of a small flag. Also instruct students to measure the length and width of the stars, stripes, and blue area. Identify the proportion of length versus width and emphasize that all U.S. flags have this same proportion. Using the measurements, have students multiply the measurements by two, three, or more to determine measurements for a flag that is two, three, or more times larger than the one measured. Prepare several math exercises that allow students to determine various measurements of a flag that is larger or smaller than the one measured. Examples include the following:
    - Based on the measurements given, have students multiply the width of the stripes by two. Using this figure, have students determine the width of a flag that is twice as large as the one measured.
    - What is the ratio of red to white stripes?
    - What proportion of the flag is blue? red?

Notes

- Arrange to have a Red, White, and Blue Day at school. Assign several groups of students to different projects that might include the following:
  - preparation of traditional American food
  - a skit that would reenact a time period in history
  - preparation of authentic costumes for the determined time period
  - preparation and creation of decorations for the determined time period

  Ask students to invite parents, family members, and school administrators to participate in the festivities. Instruct students to summarize the learning experience in a brief summary paper. Display the papers throughout the classroom. QUESTIONS: Why is it important for individuals to celebrate American holidays and traditions? Is it important to teach individuals about the history of the United States and patriotism? Why? What is the relationship between patriotic education and the future successes of the United States?

- Divide the class into small groups. Instruct each group to design and create a school or class flag. Point out to students that each item placed on the flag must be symbolic. Have elected group leaders present their groups' flags to the class. Ask students to vote to determine a flag appropriate for the classroom. Have groups present the school flag options to the student council for recognition and possible adoption.

- Instruct students to prepare a lesson that will enable them to teach the "Star-Spangled Banner" to a group of children. Encourage students to include visuals to help in describing the meaning as well as teaching the children the words. Ask student volunteers to orally summarize their learning experience. (This strategy can be integrated into a youth organization activity.)

- Divide the class into small groups. Instruct each group to design a flag that can be transferred to a screen print design. Encourage each student to purchase a T-shirt for the flag design. QUESTIONS: Can the U.S. flag be transferred into an art form? Why? What flag protocol is important to remember when replicating the flag into an art form?

- Display transparency 3B4, Dates to Remember. Divide the class into pairs of students. Assign to each pair a date to research. Have students identify the significance of the date. Instruct students to summarize their findings in a brief oral and written report.

- Display transparency 3B3, Folding the United States Flag. Prepare a demonstration that illustrates the correct procedures for folding the flag. Using small flags or proportionate pieces of fabric, have students work with a partner to practice folding the flag. QUESTIONS: What is flag protocol? Why was flag protocol established?

- Provide for students a variety of references and historical textbooks that will assist them in researching the Confederate and Union flags. Instruct each student to summarize his or her findings in a paper. Ask student volunteers to assist in the preparation of a bulletin board that describes these two flags.

Notes

- Using flag protocol, help students display both the U.S. flag and Texas (or appropriate state) flag in the classroom. After discussing the U.S. flag, provide for students a variety of references that will assist them in researching the state flag. QUESTIONS: Is it the only flag the state has had? Who is given credit for designing the flag? When was it adopted as the state flag? Which star on the U.S. flag represents Texas (or appropriate state)? Is there a pledge of allegiance to the state flag? Display transparency 3B6, The Pledge of Allegiance to the Texas Flag, and have the students memorize it. What other symbols does the state have? Show transparency 3B5, *Texas, Our Texas.* If possible, find a recording of *Texas, Our Texas* and have students learn the words and sing the song. QUESTION: Do other states have state songs?

- Divide the class into small groups. Assign each group one Texas (or appropriate state) symbol. Symbols could include the state flag, bird, song, seal, and flower. Instruct each group to summarize its findings in a brief presentation to the class. Instruct each group to submit five or six questions about the assigned symbol and its history. Compile the questions into a questionnaire, and give to students as a review. Or, use the questions in a game. The first student or group to answer all questions correctly or the most questions correctly in a specified length of time wins.

DIRECTIONS: **Part A:** Write a story or poem that describes how you feel about the flag.

Part B: Identify five methods for teaching other individuals about the flag.

DIRECTIONS: Draw a U.S. flag in the space provided. Then, use complete sentences to answer the questions related to the flag.

1. How many stripes are there, what color are they, and what do they represent? ______________________

____

2. How many stars are there, what color are they, and what do they represent? ______________________

____

3. What are the meanings of the following colors?

Red ____

White ____

Blue ____

4. What are some names people have given to the flag? ______________________

____

5. Who is credited with designing the first flag? ______________________

____

6. In June 1777, what did the Continental Congress resolve that the thirteen white stars on the blue field would represent? ______________________

____

DIRECTIONS: Identify ideas related to the U.S. flag and the national anthem by completing the following activity. Place a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

True	False	Statement
		1. The white and red stripes on the U.S. flag represent the first thirteen states.
		2. The color blue symbolizes hardiness and courage.
		3. To fly the U.S. flag at half-mast means to fly the flag halfway between the top and the bottom of the flagpole.
		4. Francis Bellamy, in 1814, authored the "Star-Spangled Banner."
		5. The U.S. flag should never be displayed, fastened, used, or stored in a manner that would permit it to be torn, soiled, or damaged.
		6. The flag named Old Glory by William Driver was donated to the Smithsonian Institution by Driver's family.
		7. If other flags are displayed on the same pole, the U.S. flag always is at the bottom.
		8. To raise a flag to the half-mast position, the flag is raised directly to the position between the top and bottom of the flagpole.
		9. The flag may be folded on a table but not on the ground or the floor.
		10. A flag should never be burned.

Terms to Know

Old Glory	This is the name William Driver gave the flag. The U.S. flag is a symbol of the United States as a nation. It is often referred to as the *Stars and Stripes*.
Continental Colors	This was the first U.S. flag that had thirteen stripes and a reproduction of the British flag in the upper left corner.
Flag Protocol	A set of ceremonial rules that must be observed when handling the U.S. flag and individual state flags.
Half-mast/Half-staff	The flag is positioned halfway between the top and the bottom of the flagpole. Flying a flag at half-mast is a sign of mourning used to commemorate certain holidays remembering those of the armed forces killed in a war.
Patriotism	This is the love, support, or loyalty one has for his or her country.

The Pledge of Allegiance

"I pledge allegiance to the flag of the United States of America and to the republic for which it stands, one nation under God, indivisible, with liberty and justice for all."

Folding the United States Flag

1. Fold the flag lengthwise with the face out.

2. Fold lengthwise again with the stars on the outside.

3. Start at the striped end and bring the lower corner parallel to the upper edge to form a triangle.

4. Turn the outer point inward on the upper edge to form a second triangle.

5. Continue folding the flag in triangles until the entire length of the flag is folded. When the flag is completely folded, it should be triangular in shape with only the blue field and three stars visible on top. Tuck the binding to the inside underneath the top fold.

6. Store in a safe, appropriate place.

Dates to Remember

1777	The Continental Congress resolved that the flag would have thirteen stripes, one for each new state, and thirteen white stars.
1795	Two new states joined the Union and two more stripes where added.
1814	Francis Scott Key wrote the "Star-Spangled Banner."
1824	William Driver named the flag *Old Glory.*
1892	The Pledge of Allegiance, written by Francis Bellamy, was first used at the dedication of the World's Fair grounds in Chicago, Illinois.
1931	President Hoover signed a bill to make the "Star-Spangled Banner" the U.S. national anthem.
1960	The final placement of stars was set to accommodate fifty states.

Texas, Our Texas

Texas, our Texas! All hail the mighty State!
Texas, our Texas! So wonderful, so great!
Boldest and grandest, withstanding every test;
O Empire, wide and glorious, you stand supremely blest.

Chorus
God bless you, Texas! And keep you brave and strong,
That you may grow in power and worth
Throughout the ages long.

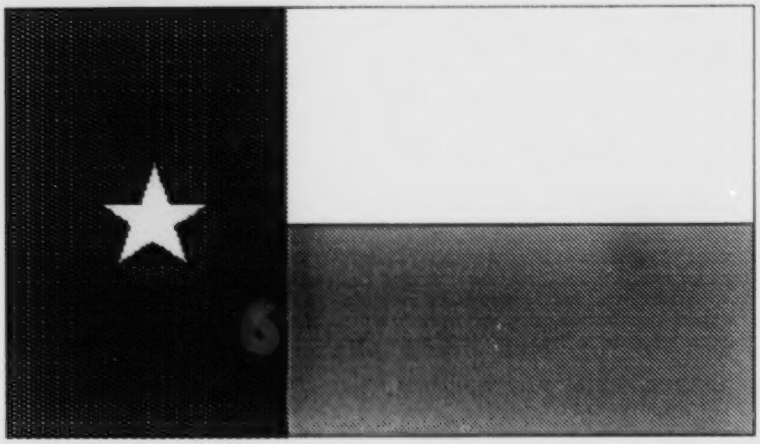
Texas, O Texas! Your freeborn Single Star
Sends out its radiance to nations near and far.
Emblem of Freedom! It sets our hearts aglow,
With thoughts of San Jacinto and glorious Alamo.

Chorus
God bless you, Texas! And keep you brave and strong.
That you may grow in power and worth
Throughout the ages long.

Texas, dear Texas! From tyrant grip now free;
Shines forth in splendor your star of destiny!
Mother of Heroes! We come, your children true,
Proclaiming our allegiance, Our Faith, our Love for you.

God bless you, Texas! And keep you brave and strong,
That you may grow in power and worth
Throughout the ages long.

Words written by Gladys Yoakum Wright and William J. Marsh.
Music written by William J. Marsh.
Adopted by the Texas legislature in 1929.



The Pledge of Allegiance to the Texas Flag

"Honor the Texas Flag. I pledge allegiance to thee, Texas, one and indivisible."

3B1

Notes

Answers will vary. Evaluate on writing style and creativity.

3B2

1. The six white stripes alternating with seven red stripes represent the original thirteen colonies.
2. The fifty white stars represent each of the fifty states.
3. The following are meanings of the colors of the flag:
   - Red symbolizes hardiness and courage.
   - Blue stands for vigilance, perseverance, and justice.
   - White represents purity and innocence.
4. Names of the flag include the *Stars and Stripes, Old Glory, Continental Colors, Cambridge,* or *Grand Union.*
5. Betsy Ross is credited with designing the first flag.
6. The thriteen white stars were to represent a new constellation.

3B3

1. False
   The white and red stripes on the U.S. flag represent the first thirteen colonies.
2. False
   The color blue symbolizes vigilance, perseverance, and justice.
3. True
4. False
   Francis Scott Key authored the "Star-Spangled Banner."
5. True
6. True
7. False
   If other flags are displayed on the same pole, the U.S. flag is always at the top.
8. False
   To raise a flag to the half-mast position, the flag is raised to the top of the pole for an instant and then lowered to the half-mast position.
9. True
10. False
   When a flag is in a condition no longer suitable for display, it should be destroyed privately and respectfully, preferably by burning.

Notes

Module C

Parliamentary Procedure

Take time to read between the lines.

Good citizens recognize the importance of allowing others the opportunity to voice their opinions. Parliamentary procedure is based upon democratic principles. Parliamentary procedure provides an orderly way for individuals to voice their opinions and to conduct business meetings while protecting the right of the minority, rule of the majority, and partiality of none. In our society, there is an ever increasing need to understand and appreciate our democracy. As a teacher, use this module to facilitate the learning and teaching of parliamentary procedure, thereby providing for the further development of good citizenship.

Parliamentary procedure was first used in the early English Parliament. It has developed over time to enable organizations to accomplish their purposes in an efficient, fair manner in accordance with democratic traditions. Possessing a knowledge of parliamentary law is desirable for one to gain the ability, willingness, and skill of working with others.

Possessing a knowledge of parliamentary law is desirable for one to gain the ability, willingness, and skill of working with others.

The word ***parliament*** was used to describe any important meeting held for the purpose of discussion as early as 1258 in England. Similar assemblies were established in the American colonies by English settlers. Thomas Jefferson, while Vice President of the United States, recognized the need for a codified version of parliamentary procedure to be used with the U.S. government. Jefferson compiled his *Manual of Parliamentary Practice* in 1801. This was the first U.S. document to define and interpret parliamentary principles and provide a basic pattern of rules and uniformity for the legislature of the United States. The manual was adopted by the U.S. Senate, state legislatures, and the U.S. House of Representatives.

Notes

Political, cultural, scientific, charitable, and religious societies began to need a body of rules and soon adopted Jefferson's rules to the needs of their nonlegislative groups. While legislative bodies have sessions lasting months, clubs or societies have meetings that rarely last more than two hours. Members of legislative bodies are typically legally compelled to attend meetings and are generally paid to do so; members of organizations are not. Other manuals were written to adapt Jefferson's rules to meet the need of these other groups. Most organizations designate a specific manual as their authority on parliamentary procedures. Such manuals include *Robert's Rules of Order, Newly Revised* and *Sturgis Standard Code of Parliamentary Procedure*.

PRINCIPLES OF PARLIAMENTARY PROCEDURE

Principles of parliamentary procedure include the following:

- conservation of time
- discussion
- debate
- protection of minority rights
- majority vote
- orderliness

Parliamentary procedure is an orderly method of conducting a business meeting.

Parliamentary procedure is an orderly method of conducting a business meeting. Its purposes include the following:

- enables groups of people to transact business with speed and efficiency
- protects individual rights of people in groups
- preserves harmony in groups

ORDER OF BUSINESS

Most groups follow a similar procedure for conducting meetings. The following is the procedure most often used.

1. **Call to Order**
   The president or ***chair*** (presiding officer) rises, raps once with a ***gavel*** (a small mallet or hammer-like tool used by the presiding officer for signaling attention or order), and says, "The meeting will come to order."
2. ***Roll Call*** (report of attendance)
   Roll call is optional. If the roll is called, the president says, "The secretary will please call the roll." The president sits during the roll call as the secretary reads the name of each person. Some groups prefer to have the secretary check the roll as the members enter the room and later report the number of members and guests present.
3. **Reading and Approval of *Minutes*** (a written report of the business covered at a meeting)

The president rises and says, "The secretary will read the minutes of the last meeting." The secretary stands to read the minutes. The president sits while the minutes are being read. After the minutes are read, the president rises and says, "You have heard the reading of the minutes. Are there any corrections or additions?" The president should pause to allow members to stand and make corrections or additions to the minutes. The president then says, "The minutes stand approved as read," or "The minutes stand approved as corrected."

4. ***Treasurer's Report*** (a report of the group's financial situation)
The president rises and asks for the treasurer's report. The president sits as the treasurer rises and gives the treasurer's report. The president asks if there are any questions concerning the treasurer's report. She or he pauses and says, "The treasurer's report will be filed with the secretary to be audited at a later date."
5. **Committee Reports**
The president calls for committee reports.
   a. ***Standing committees***—Permanent committees of the group such as program or membership committees.
   b. ***Special committees***—Temporary committees set up for a specific purpose. Also referred to as select or ad hoc committees.
6. ***Unfinished Business*** or ***Old Business*** (business tabled or put aside from last meeting)
The president says, "Unfinished business is now in order. The first item is that of . . ." The president will take up each item as listed on the ***agenda*** (a list of items to be discussed at a meeting).
7. ***New Business*** (future group activities)
The president says, "New business is now in order. Is there any new business?" Each item of new business is discussed.
8. **Program**
The program is optional depending upon the organization. The president says, "The program committee will now present the program." After the program, the program chairperson thanks the program participants and turns the meeting back to the president. Some organizations prefer to have their program at the beginning of the meeting as a courtesy to participants. This also is correct order of business.
9. **Announcements**
The president asks, "Are there any announcements?" The date and time of the next meeting, special activities, refreshments, and other information is announced at this time.
10. ***Adjournment*** (to bring the meeting to an end)
The president says, "If there is no further business, this meeting standards adjourned," or "Do I hear a motion to adjourn?" After a ***motion*** (suggestions of action for the group to take) and a ***second*** (approval of the motion by another member) the meeting is adjourned.

Notes

Some organizations prefer to have their program at the beginning of the meeting as a courtesy to participants.

MOTIONS

A ***motion*** is a formal suggestion by a member for specific action by the

Types of Motions

Motion	Purpose	In order when another has the floor	Second required	Debatable	Amendable	Vote required
Privileged						
Fix time to adjourn	Set time, place to continue	No	Yes	Yes	Yes[1]	Majority
Adjourn	End meeting	No	Yes	No	No[2]	Majority
Take a recess	Intermission	No	Yes	No	Yes	
Question of privilege	Take care of an emergency	Yes	No	No	No	None
Call for orders of the day	Keep to business	Yes	No	No	No	2/3 negative
Subsidiary						
Lay on the table	To defer action	No	Yes	No	No	Majority
Previous question	Close debate	No	Yes	No	No	2/3
Modify debate	Limit or extend debate	No	Yes	No	Yes	2/3
Postpone definitely	Defer action	No	Yes	Yes	Yes	Majority
Refer to committee	Place in hands of committee	No	Yes	Yes	Yes	Majority
Amend	Change	No	Yes	Yes	Yes	Majority
Postpone indefinitely	Reject	No	Yes	Yes	No	Majority
Main	Introduce new business		Yes	Yes	Yes	Majority
Incidental						
Point of order	Enforce rules	Yes	No	No	No	Majority
Appeal	Reverse chair	Yes	Yes	No	No	Majority
Suspend rules	Set aside rules	No	Yes	No	No	2/3
Object to consideration	Avoid subject	Yes & No	No	No	No	2/3 negative
Division of question	Separate vote on items	No	Yes	No	Yes	Majority
Division of the house	Secure counted vote	Yes	Yes	No	No	Majority
Close nomination	Prevent additional nominees	No	Yes	No	Yes[3]	2/3
Point of information	Provide answers	Yes	No	No	No	Majority
Unclassified						
Take from the table	Bring back	No	Yes	No	No	Majority
Reconsider	Get new vote	Yes & No	Yes	Yes	No	Majority
Rescind, repeal, annul	Void previous action	No	Yes	Yes	Yes	2/3
Renew	Bring back a question again	No	Yes	Yes	Yes	Majority
Ratify	Make valid previous action	No	Yes	Yes	Yes	Majority

[1]As to date, time, place [2]As to length of time [3]As to time

Table 3C.1

group. Making a motion is equivalent to saying, "I think we should do . . ." The maker of a motion is not allowed to speak against it, but he or she may vote against it.

Notes

Motions are divided into the following five classifications:
- main
- privileged
- incidental
- subsidiary
- unclassified

The rules of parliamentary procedure give some motions ***precedence*** (a higher rank than other motions). The rules of precedence state that when a motion is pending, a motion of higher precedence may be proposed but not a motion of lower precedence, and motions must be voted on in reverse order of their proposal.

Table 3C.1 shows a summary as well as the classification of motions.

Main Motions

The ***main motion*** introduces business for consideration and action by the group. Main motions are the lowest ranked motions. The main motion must cover one item of business. There can be only one main motion before the group at any one time. The following applies to a main motion:
- requires a second (approval of the motion by another member)
- must be restated by the presiding officer
- may always be discussed
- may be amendable

A ***secondary motion*** can be made while the main motion is being considered. The purposes of a secondary motion are as follows:
- ***amend*** (change) the main motion
- postpone action on the motion
- dispose of the main motion

Make and Dispose of a Motion. The procedure for making and disposing of a motion includes the following:
1. Member rises and addresses the chair, "Madame President" or "Mr. President."
2. The chair recognizes the member.
3. The member makes a motion. "I move that . . ."
4. Another member seconds the motion. "I second the motion," or "Second."
5. The chair states the motion. "It has been moved and seconded that . . ."
6. The chair calls for discussion. "Is there any discussion?"
7. The chair puts the motion to a vote. "The question is on the motion to . . . Those in favor say aye: those opposed say no."

Notes

8. The chair announces the results. "The ayes have it, and the motion is carried. The group will . . ." "The noes have it, and the motion is lost. The group will not . . ."

Privileged Motions

Privileged motions are those that have the highest ranking if other business is being considered. The motion to adjourn is the privileged motion most commonly used by youth organizations.

Motion to Adjourn. A motion to adjourn is needed when all business is completed before the set time. In this case, the chair says, "There being no further business, a motion to adjourn is in order." If, however, the time for adjournment has arrived, the chair declares the meeting adjourned by saying, "The meeting stands adjourned."

To move to adjourn, a member obtains the floor and says, "I move to adjourn." A motion to adjourn is out of order when another member has the floor, when the group is voting, or when a motion to adjourn has just failed to pass. If no business is pending, a motion to adjourn is handled like any other motion.

Motion to Recess. A motion to recess is needed at intervals when a meeting lasts all day. In this case, the chair says, "It is almost time for lunch, a motion to take a recess is in order," or "A motion to take a fifteen minute recess is in order." After voting on the recess is completed, the chair announces the time of reassembly. When a printed program has a recess schedule, the chair announces the recess at the appropriate time, "The assembly is now in recess."

Motion to Take Care of an Emergency. A motion to take care of an emergency is known as a ***question of privilege*** and seldom comes up in an ordinary meeting. For example, if a member cannot be heard when reading a report, or if the room is extremely cold or hot, a member does not need to wait to be recognized but should rise and say, "I rise to a question of privilege." The chair says, "State your question." The member replies, "I wish to call attention to . . . ," or "The speaker cannot be heard." The chair decides whether it is of sufficient importance to interrupt. A question of privilege does not require a second, is not debatable, and does not require a vote unless the chair is in doubt.

Motion to Call for Orders of the Day. A motion to call for orders of the day is used when there is a deviation from the regular order of business. The object of the motion is to demand that the group return to its order of business when the chair has allowed the business to stray.

A member should rise and say, "I call for the orders of the day." The chair says, "The orders of the day have been called for." A vote by standing is taken. A two-thirds negative vote is required to prevent the return to the regular order of business. To save time and avoid voting, the chair may say, "If there are no objections, the group will return to the orders of the day."

Notes

Incidental Motions

Incidental motions are those that arise while another motion is being considered. Incidental motions usually deal with questions regarding procedure.

Motion to Suspend the Rules. A motion to suspend the rules is necessary to permit the group to do something that is ordinarily against the rules of the group. For example, the rules concerning the operation of the group (such as meeting day or time, spending of money, or method of electing officers) may need to be changed.

A member should rise, wait to be recognized, and say, "I move that we suspend the rules which interfere with . . ." The motion must be seconded and a vote taken. A two-thirds vote is required to change the rules. It is not in order to suspend rules relating to the constitution, the bylaws, or the fundamental principles of parliamentary law.

A two-thirds vote is required to change the rules.

Point of Order. When a member feels that the rules concerning the operation of the group are being violated, he or she may use a commonly used tool called rising to the order or point of order. For example, if a member begins to discuss a motion that has not yet received a second, another member may stand, be recognized by the chair, and state, "Point of order," or "I rise to the point of order." The chair will respond, "State your point of order."

The member will continue, "This particular motion has not received a second; therefore, discussion is not in order."

The chair would then respond, "Your point is acknowledged, and there will be no further discussion until a second has been received."

Point of Information. When a question arises related to the business at hand (one not related to parliamentary procedure) a member may rise to a point of information.

The member will say, "I rise to a point of information." The chair will then ask the member to state her or his point. For example, the member might respond, "The date for the fund-raiser seems to be a conflict for most of the members. What other dates have been investigated?"

The chair can then ask the appropriate officer to identify other dates investigated for the fund-raiser.

Subsidiary Motions

Subsidiary motions modify or help influence a main motion. Subsidiary motions take precedence over main motions.

Amend a Motion. The motion to amend is a secondary motion used to modify the working of a main motion to make it more acceptable. The secondary motion must be disposed of before the original motion can be discussed further.

A motion may be amended by adding, inserting, or striking out words in the motion.

A motion may be amended by adding, inserting, or striking out words in the motion. Any member can propose an amendment by obtaining the floor and saying one of the following:

- "I move to amend the motion that the club . . . by adding . . ."
- "I move to amend the motion by inserting . . ."
- "I move to amend the motion by striking out . . ."
- "I move to amend the motion by striking out and inserting . . ."

If seconded, the chair handles the secondary motion the same as a main motion. If the amendment passes, the question before the group is the motion as amended. If the amendment does not pass, the question before the group is the original motion.

Refer a Motion. Matters needing further investigation or matters that will take too much time during the meeting should be referred to a committee. To ***refer a motion*** is to turn the matter over to a standing committee if the business is related to it. If a special committee is to be appointed, the motion should set the number of members the committee will have and how they will be appointed.

A member may rise, obtain recognition from the chair, and say, "I move to refer the pending motion to the . . . committee," or "I move to refer the pending motion to a committee of three to be appointed by the chair with instructions to report at the next meeting."

If the motion to refer to a standing committee is adopted, the chair gives appropriate instructions and proceeds to the next order of business. Otherwise, the chair appoints the committee, gives suitable instructions, and then proceeds to the next order of business.

The tabled motion must be removed from the table by the end of the next regular meeting, or the motion is considered dead.

Table a Motion. The purpose of ***tabling a motion*** (to lay it temporarily) is to delay action on the main motion. A motion is tabled as follows:

- when there is more urgent business
- when a member feels the motion has a better chance to pass at a later date
- when the business meeting is running too long

A tabled motion can be taken from the table at the same meeting at which it was tabled. The tabled motion must be removed from the table by the end of the next regular meeting, or the motion is considered dead.

Postpone a Motion. A vote on a particular motion may be postponed in one of two ways. If a member feels that a motion under consideration is probably a good one, but does not think that the group is ready to vote on the issue, he or she can present a motion to ***postpone definitely***. For example, the member would say, "I move to postpone action on this motion until our next meeting."

If the motion is seconded and carried, it must appear in its original form under unfinished business at the next meeting.

If a member feels that a motion is not worthy of consideration now or at any other time, she or he may move to ***postpone indefinitely***. She or he would say, "I move to postpone action on this motion indefinitely."

If the motion is seconded and carried, a ***motion to reconsider*** would be required to bring it up again.

Move to Rescind. If a group should happen to make a serious mistake and wish to erase the action taken, a member can make a ***motion to rescind***. The member would say, "I move to rescind the action taken..." If the motion is seconded and passed by a two-thirds vote, the previous motion is automatically removed from the records.

Notes

If a group should happen to make a serious mistake and wish to erase the action taken, a member can make a motion to rescind.

BYLAWS OR CONSTITUTION

The bylaws and the constitution used to be two separate documents. Now, however, most organizations have only one document. This document is usually called the bylaws, but sometimes is called the constitution. In some cases, an organization may choose to call the document by both names, for example, constitution and bylaws.

The ***bylaws*** are the rules as they relate to the organization rather than to the parliamentary procedure followed. They provide a consistent document that defines the primary characteristics of the organization and tells how the organization functions. The bylaws include all rules that the organization considers so important they cannot be changed or suspended.

The bylaws provide a consistent document that defines the primary characteristics of the organization and tells how the organization functions.

The bylaws should contain information on how they can be amended. The bylaws usually state that they cannot be amended without previous notice to members and the vote of a specified large majority (normally two-thirds).

The bylaws usually will cover the following topics known as articles.

Article I:	*Name* (of organization)
Article II:	*Object*
Article III:	*Members*
Article IV:	*Officers* (officers required by the organization)
Article V:	*Meetings*

Notes

Article VI: *Executive Board or Board of Directors* (usually made up of the organization's officers)

Article VII: *Committees* (establishment of standing committees)

Article VIII: *Parliamentary Authority* (the manual of parliamentary procedure the organization chooses to adopt)

Article IX: *Amendment of Bylaws* (procedure for making changes to the bylaws)

GRADES 7 & 8

Notes

- Instruct students to define the term *parliamentary procedure* and write their definition on a piece of paper. Have students place their definitions in a basket. Display transparency 3C1, History of Parliamentary Procedure in the United States. Read several of the definitions to the class using the definitions to begin a discussion about parliamentary procedure. QUESTIONS: When did parliamentary procedure begin? Why is it important to be familiar with parliamentary procedure?

- Display transparency 3C2, Parliamentary Procedure Terms. Lead a class discussion to assist students in defining terms related to parliamentary procedure. Instruct students to record the terms and their definitions. QUESTIONS: What is the chair? What is the floor? What does second the motion mean?

- Have students attend a student organization meeting where parliamentary procedure is used. Instruct each student to write a newspaper story about the meeting and what took place. Have student volunteers share their stories with the class.

GRADES 9 & 10

- Write the term *parliamentary procedure* vertically on the chalkboard or overhead projector. Have students think of a word or term that relates to each letter in *parliamentary procedure*. Have a student volunteer write the words on the chalkboard or overhead projector next to the appropriate letter.

- Divide the class into cooperative learning groups. Instruct each group to develop a glossary of terms related to parliamentary procedure. Have the class select one glossary to be kept on file in the classroom as a resource for other classes on parliamentary procedure.

- Invite an officer from the PTA or a social or business organization to speak to the class about how his or her group uses parliamentary procedure. Guide students in preparing questions prior to the speaker's presentation.

- Display transparency 3C3, Types of Motions, and explain the motions listed. Divide the class into small cooperative learning groups. Have each group prepare flash cards to help in reviewing terms related to parliamentary procedure. Instruct students to practice until all group members know the terms.

Notes

GRADES 11 & 12

- Write the term *parliamentary procedure* on the chalkboard or overhead projector. Instruct each student to write a paragraph that describes her or his feelings about the term. Ask a few students to share their paragraphs with the class. Integrate the students ideas into a class discussion about parliamentary procedure. QUESTIONS: Have you ever attended a meeting where the group was trying to conduct business, yet having a difficult time doing so? In your opinion, what was the major cause for the difficulties in the meeting?

- Assign students to read newspaper articles about pending legislation. If an article mentions the House tabling a bill, lacking a quorum, or another process, have students clip the article and bring it to class.

- Secure resources for students regarding the history and implementation of parliamentary procedure in the United States. Display transparency 3C1, History of Parliamentary Procedure in the United States, and briefly explain the history of parliamentary procedure. Have students work in groups or individually to write a one- to two-page paper on the organization of parliamentary procedure and how it is used today in the United States. Have student volunteers share their papers with the class.

- Have students attend any meeting (PTA, local civic group) or watch for meetings on television. (Meetings often are televised on the news, political shows, and CSPAN on cable.) Have students report on the use, or lack of use, of parliamentary procedure in each instance.

- Instruct students to prepare a poster that illustrates the importance of parliamentary procedure and correct procedure that could be displayed at meetings where parliamentary procedure is used. Have students give a brief explanation of their posters to the class. Display the posters in the classroom.

ANY GRADE

- Have students stage a mock town meeting using parliamentary procedure. Possible issues to discuss could include renaming a major street after a town or national hero, building an Interstate Highway through a controversial part of town, or raising taxes to fund a board of city developers to recruit new business to the town.

- Plan a learning tour of the school library. Have the school librarian show students where to locate manuals on parliamentary procedure. Instruct students to write a brief report on what they learned.

- Display transparency 3C2, Parliamentary Procedure Terms. Display transparency 3C3, Types of Motions. Have students create a "fact file" on parliamentary procedure. Instruct students to use index cards and write important terms and motions on the front of the cards and definitions or procedures on the back of the cards.

- Show students an audiovisual program that addresses parliamentary procedure. *Fundamental Parliamentary Procedure*, *Parliamentary Procedure I*, and *Parliamentary Procedure II*, are available from the Home Economics Curriculum Center, Texas Tech University, Lubbock, Texas. After viewing the audiovisual program, ask each student to write a paper that includes his or her reaction to the program.

- Instruct students to create a commercial or advertising "jingle" that sells the importance of using parliamentary procedure. Have students include information that emphasizes the relationship of orderliness and parliamentary procedure. Have students present their commercials or jingles to the class.

- Instruct students to create a pamphlet, either in cooperative learning groups or individually, using parliamentary procedure terms that could be used by student organizations as reference material. Display transparency 3C2, Parliamentary Procedure Terms, and review the terms. Display transparency 3C3, Types of Motions, and practice the motions listed. Have students with experience in parliamentary procedure demonstrate the correct use of parliamentary abilities.

Notes

DIRECTIONS: Review information related to parliamentary procedure by completing this activity. Use complete sentences.

1. What is the purpose of *presenting a motion*?

2. What is the purpose of the motion to *table a motion*?

3. What is the purpose of the motion to *refer a motion*?

4. When is a *motion to recess* needed?

5. When is a *motion to adjourn* appropriate?

6. What is a *point of order*?

7. How does a *point of information* differ from a *point of order*?

8. Why would a motion to *amend a motion* be necessary?

DIRECTIONS: Complete the following activity to analyze procedures for using parliamentary procedure. Below are procedures which should be followed when conducting a meeting using parliamentary procedure. The steps are not listed in the correct order. Place a *1* in the blank to the left of the procedure which should be completed first, and then number the remaining procedures in the order in which they should be followed.

____ a. Roll call

____ b. Call to order

____ c. Announcements

____ d. Reading and Approval of Minutes

____ e. Program

____ f. New Business

____ g. Adjournment

____ h. Treasurer's Report

____ i. Committee Reports

____ j. Unfinished Business or Old Business

413

DIRECTIONS: Indicate whether each statement is true or false by placing a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

True	False	STATEMENT
		1. The secretary raps once with the gavel prior to calling roll.
		2. Parliamentary procedure is an orderly method of conducting a business meeting.
		3. Thomas Jefferson's *Code of Parliamentary Procedure* was written in 1801.
		4. Special committees are temporary committees set up for a specific purpose.
		5. A *motion* is a formal suggestion by a member for specific action by the group.
		6. A *motion to recess* is the motion most commonly used by youth organizations.
		7. Subsidiary motions do not take precedence over main motions.
		8. The *motion to amend* is a main motion used to modify the working of a secondary motion to make it more acceptable.
		9. Parliamentary procedure protects individual rights of people in a group.
		10. A *point of information* relates to a question related to parliamentary procedure.

DIRECTIONS: In the space provided below, define the following terms related to parliamentary procedure.

1. chair

2. minutes

3. the question

4. motion

5. quorum

6. amend the motion

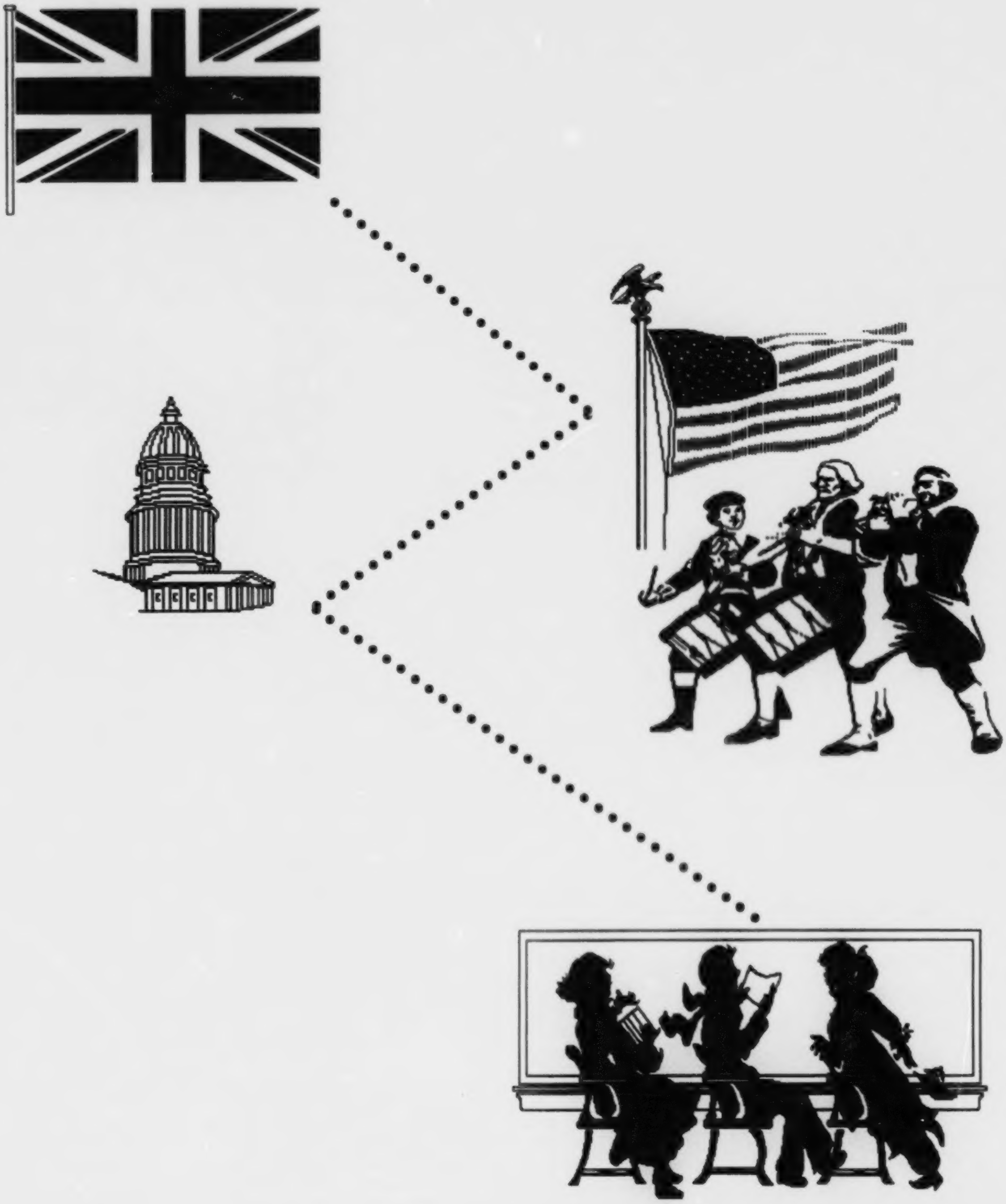
7. adjourn

8. majority

9. agenda

10. floor

History of Parliamentary Procedure In the United States



Parliamentary Procedure
Terms

Adjourn

Agenda

Amend the Motion

Chair

Debate

The Floor

Majority

Minutes

Motion

Quorum

Second the Motion

Table the Question

The Question

Types of Motions

Motion	Purpose	In order when another has the floor	Second required	Debatable	Amendable	Vote required
Privileged						
Fix time to adjourn	Set time, place to continue	No	Yes	Yes	Yes[1]	Majority
Adjourn	End meeting	No	Yes	No	No[2]	Majority
Take a recess	Intermission	No	Yes	No	Yes	
Question of privilege	Take care of an emergency	Yes	No	No	No	None
Call for orders of the day	Keep to business	Yes	No	No	No	2/3 negative
Subsidiary						
Lay on the table	To defer action	No	Yes	No	No	Majority
Previous question	Close debate	No	Yes	No	No	2/3
Modify debate	Limit or extend debate	No	Yes	No	Yes	2/3
Postpone definitely	Defer action	No	Yes	Yes	Yes	Majority
Refer to committee	Place in hands of committee	No	Yes	Yes	Yes	Majority
Amend	Change	No	Yes	Yes	Yes	Majority
Postpone indefinitely	Reject	No	Yes	Yes	No	Majority
Main	Introduce new business		Yes	Yes	Yes	Majority
Incidental						
Point of order	Enforce rules	Yes	No	No	No	Majority
Appeal	Reverse chair	Yes	Yes	No	No	Majority
Suspend rules	Set aside rules	No	Yes	No	No	2/3
Object to consideration	Avoid subject	Yes & No	No	No	No	2/3 negative
Division of question	Separate vote on items	No	Yes	No	Yes	Majority
Division of the house	Secure counted vote	Yes	Yes	No	No	Majority
Close nomination	Prevent additional nominees	No	Yes	No	Yes[3]	2/3
Point of information	Provide answers	Yes	No	No	No	Majority
Unclassified						
Take from the table	Bring back	No	Yes	No	No	Majority
Reconsider	Get new vote	Yes & No	Yes	Yes	No	Majority
Rescind, repeal, annul	Void previous action	No	Yes	Yes	Yes	2/3
Renew	Bring back a question again	No	Yes	Yes	Yes	Majority
Ratify	Make valid previous action	No	Yes	Yes	Yes	Majority

[1] As to date, time, place [2] As to length of time [3] As to time

3C1

Notes

1. The purpose of *presenting a motion* is to present an item of business for consideration and action by the group.
2. The purpose of the motion to *lay on the table* or *table a motion* is to temporarily delay action on an item of business. Such a delay may be desired to give members time to consider the motion further or to consider other business that may be more urgent.
3. The purpose of the motion to *refer a motion* is to turn a motion over to a standing or special committee for further investigation or to handle a motion that will take too much time during the meeting.
4. A *motion to recess* is needed at intervals when a meeting lasts all day.
5. A *motion to adjourn* is appropriate when all business is completed before the set time.
6. When a member feels that the rules concerning the operation of the group are being violated, he or she may use a commonly used tool called *rising to the point of order.*
7. When a question arises related to the business at hand (one not related to parliamentary procedure) a member may rise to a *point of information*. Questions related to parliamentary procedure are addressed in a *point of order* motion.
8. The *motion to amend* is a secondary motion used to modify the working of a main motion to make it more acceptable.

3C2

a. 2
b. 1
c. 9
d. 3
e. 8
f. 7
g. 10
h. 4
i. 5
j. 6

3C3

1. False
   The president raps once with the gavel as she or he calls the meeting to order.
2. True
3. False
   Thomas Jefferson's *Manual of Parliamentary Practice* was written in 1801.
4. True
5. True

Notes

6. False
   A *motion to adjourn* is the motion most commonly used by youth organizations.
7. False
   Subsidiary motions take precedence over main motions.
8. False
   The *motion to amend* is a secondary motion used to modify the working of a main motion to make it more acceptable.
9. True
10. False
    A *point of information* is a question that arises related to the business at hand—one not related to parliamentary procedure.

3C4

1. chair - the presiding officer or group leader, such as the president or chairperson
2. minutes - a written record of the business covered at a meeting
3. the question - the chair calls for members to vote on the motion
4. motion - a suggestion by a member that certain action be taken by the group
5. quorum - the number of members who must be present to legally conduct business and make decisions
6. amend the motion - change the wording of a suggestion before the group
7. adjourn - to officially end a meeting
8. majority - at least one more than half of the members present at a meeting
9. agenda - a list of things to be taken care of and discussed at a meeting
10. floor - the attention of all members

Notes

UNIT 3

Module D

The United Nations

Take time to read between the lines.

War and peace have become a growing concern of both adolescents and adults. International turmoil and tension are constantly occurring. Most countries maintain peaceful relations through special representation in the United Nations. However, a number of limited wars have occurred since the organization's inception after World War II, and most leaders recognize the potential for mass destruction if countries wage war with nuclear weapons.

Because of recent events and the United Nations' role in the events, adolescents and adults have become curious about its goals, purposes, and effectiveness in our global society. This module contains information to help students learn more about global issues and concerns and the United Nations' role in helping preserve world peace and security by coordinating efforts to solve economic, cultural, humanitarian, and social problems throughout the world.

THE UNITED NATIONS CHARTER

The *United Nations*, also known as the *UN*, is an international organization established to promote international peace and security. The United Nations was established at the end of World War II to replace the League of Nations, which was established at the end of World War I. The UN headquarters is located in New York City. The European headquarters is located in Geneva, Switzerland.

Established on October 24, 1951, the United Nations had fifty-one members ratify its charter. Since then, the membership has grown to almost 100 members. The charter has nineteen chapters divided into eleven articles that explain the goals or purposes, basic beliefs or principles, and the

Notes

operating methods of the United Nations. The four major goals or purposes stated in the charter are to:

1. preserve world peace and security;
2. develop friendly relations between the various nations of the world;
3. coordinate efforts to solve international problems of economics, as well as cultural, humanitarian, and social problems; and
4. serve as an agency through which member and nonmember nations can work toward these goals.

Seven principles of the United Nations also are described in the charter. These are as follows:

1. All members have equal rights.
2. All members are expected to carry out their responsibilities under the charter.
3. All members agree to settle their differences peacefully.
4. Only in self-defense can a nation use force or the threat of force against another nation.
5. Member nations agree to help the United Nations carry out the purposes of the charter.
6. World peace and security is the duty of nonmember states as well as member states.
7. The United Nations will not interfere with a member nation's actions within its own borders as long as these actions do not hurt other nations.

The preamble to the Charter of the United Nations is in figure 3D.1.

MAJOR ORGANS OF THE UNITED NATIONS

The United Nations has six major ***organs*** or divisions established by the charter that enable it to work toward its goals. The six organs are as follows:

- General Assembly
- Economic and Social Council
- International Court of Justice
- Secretariat
- Security Council
- Trusteeship Council

General Assembly

The founders felt that if countries could discuss their disputes openly and receive input from other countries, it would be possible to achieve peaceful solutions to these disputes.

The ***General Assembly*** was created to operate as a forum for discussing world issues. The founders felt that if countries could discuss their disputes openly and receive input from other countries, it would be possible to achieve peaceful solutions to these disputes. The General Assembly's regular session begins on the third Tuesday in September and continues until December. The assembly elects a new president and several vice presidents, or undersecretaries, at the beginning of each yearly session. The secretary-general, the assembly president, and an undersecretary sit on the stage with the other members seated in front of them. Reporters, camera crews, and interpreters work in booths located along the walls.

Notes

The Preamble to the Charter of the United Nations

"We the peoples of the United Nations determined

to save succeeding generations from the scourge of war, which twice in our lifetime has brought untold sorrow to mankind, and
to reaffirm faith in fundamental human rights, in the dignity and worth of the human person, in the equal rights of men and women and of nations large and small, and
to establish conditions under which justice and respect for the obligations arising from treaties and other sources of international law can be maintained, and
to promote social progress and better standards of life in larger freedom,

and for these ends

to practice tolerance and live together in peace with one another as good neighbors, and
to unite our strength to maintain international peace and security, and
to ensure, by the acceptance of principles and the institution of methods, that armed force shall not be used, save in the common interest, and
to employ international machinery for the promotion of the economic and social advancement of all peoples,

have resolved to combine our efforts to accomplish these aims.

Accordingly, our respective Governments, through representatives assembled in the city of San Francisco, who have exhibited their full powers found to be in good and due form, have agreed to the present Charter of the United Nations and do hereby establish an international organization to be known as the United Nations."

Figure 3D.1

The General Assembly is the only organ composed of representatives from all member states of the United Nations. Each member state may have five delegates, five alternate delegates, and advisers. Each member state has only one vote regardless of its size or population. In addition to being a forum for discussing world issues, the General Assembly has the authority to discuss and make recommendations on matters that fall within the scope of the charter. It has no power to force a government to comply with its recommendations, but its recommendations do serve as an expression of world opinion and with that, carry some moral weight.

Notes

The General Assembly discusses and makes recommendations in the following areas:

- negotiation of treaties
- peace
- security
- suspension and expulsion of members
- budgetary matters

Decisions and recommendations on these issues require a two-thirds affirmative vote to pass. Other issues such as development programs and humanitarian relief efforts require a majority vote.

The role of the General Assembly was expanded during the Korean War. A resolution was adopted that gave the assembly the power to take action in cases where the Security Council was unable to act due to a lack of unanimity among its permanent members. The General Assembly can act for them if the situation appears to be a threat to peace or an act of aggression.

Economic and Social Council

The UN organizers felt that much international conflict is brought about by poverty and misery. The ***Economic and Social Council*** was created to help improve economic conditions and to raise the standard of living in countries throughout the world. The council consists of fifty-four members. The General Assembly elects the members by majority. One-third of the council's members are elected yearly and serve a three-year term.

The Economic and Social Council is under the authority of the General Assembly and coordinates the economic and social work of the United Nations through its ***specialized agencies***. Examples of specialized agencies include the International Finance Corporation (IFC) and the World Health Organizations (WHO). These agencies were either in existence before the United Nations was established, or they were established through the recommendation of the United Nations. The council makes recommendations and initiates activities related to the economic and social welfare of the world.

Each has signed an agreement with the United Nations to consider recommendations made by the United Nations and to report their progress on various actions to them.

The specialized agencies can be divided into two groups: communications and welfare agencies. The communications agencies were created to broaden and facilitate communication among the different nations of the world. The welfare agencies were created to improve world social, cultural, and economic conditions in an effort to build defenses for peace. Some of the agencies are older than the United Nations, but each has signed an agreement with the United Nations to consider recommendations made by the United Nations and to report their progress on various actions to them. Each agency has its own rules and membership and works with the United Nations through the Economic and Social Council. Figure 3D.2 identifies the specialized agencies in each group.

Specialized Agencies

Communication

Inter-Governmental Maritime Consultative Organization (IMCO)
International Civil Aviation Organization (ICAO)
International Maritime Organization (IMO)
International Telecommunication Union (ITU)
Universal Postal Union (UPU)
World Meteorological Organization (WMO)

World Welfare

Food and Agriculture Organization of the United Nations (FAO)
General Agreement on Tariffs and Trade (GATT)
International Atomic Energy Agency (IAEA)
International Labor Organization (ILO)
International Development Association (IDA)
International Finance Corporation (IFC)
International Fund for Agricultural Development (IFAD)
International Monetary Fund (IMF)
Office of the United Nations High Commissioner for Refugees (UNHCR)
United Nations Educational, Scientific, and Cultural Organization (UNESCO)
United Nations Industrial Development Organization (UNIDO)
United Nations International Children's Emergency Fund (UNICEF)
United Nations Relief and Works Agency for Palestine Refugees (UNRWA)
World Bank
World Health Organization (WHO)
World Intellectual Property Organization (WIPO)

Figure 3D.2

International Court of Justice

The UN founders saw the lack of common legal standards as another cause of war. The ***International Court of Justice*** was established as a world court to alleviate the discrepancies in legal standards among member states. The International Court of Justice receives and gives opinions on cases from member states as well as from international organizations. The court's advisory opinions are occasionally requested by the various organs of the United Nations and the specialized agencies. Most states prefer to settle their cases inside their own countries or to settle the dispute between themselves outside of the International Court of Justice.

The International Court of Justice receives and gives opinions on cases from member states as well as from international organizations.

Secretariat

The ***Secretariat*** is an international staff that carries out the day-to-day activities of the United Nations. The Secretariat is headed by the secretary-general of the United Nations.

Notes

The ***secretary-general*** is the chief administrator of the United Nations. The secretary-general is nominated by the Security Council, but is appointed by the General Assembly to a five-year term. The secretary-general's staff includes all UN employees—approximately 9,000 individuals from various occupations including economists, accountants, lawyers, translators, clerical specialists, and writers. About half of the employees work at the UN headquarters in New York City. The other half work in the UN's European headquarters in Geneva, Switzerland, and "in the field" in special UN agencies and missions throughout the world.

The Secretariat was formed to be an organ composed of individuals whose loyalties were to the international community as a whole. Members' loyalties should be to the international community first and not to any particular nation. The UN Charter states that each member state may not seek to influence any member of the Secretariat. Each member of the Secretariat takes an oath stating that they will not be influenced by any particular member state.

The secretary-general reports to the General Assembly annually or as needed regarding the UN's accomplishments or problems. The secretary-general also advises the Security Council of situations that might threaten world peace that require immediate discussion.

The secretary-general and the Secretariat have varied duties including the following:

- mediate international disputes
- prepare surveys of world economic trends
- translate documents
- interpret speeches
- compile statistics
- organize international conferences
- study human rights
- study natural resources
- administer peace-keeping operations
- serve as liaison to the media with information regarding the United Nations

Security Council

The ***Security Council*** has the primary responsibility for maintaining peace and security. It has the power to decide what action the United Nations should take to settle international disputes. The council may encourage the opposing sides to work out a solution to their dispute or may ask the two sides to accept a settlement developed by the other member states. The council itself may impose a settlement in some cases. For example, the council may call on member states to cut off diplomatic ties with a country that is endangering peace and security of other countries. It may impose trade sanctions as well. If none of these measures brings about a settlement, the council may request UN members to supply military forces to settle the

dispute. Other responsibilities of the Security Council include the following:
- approve applications for membership in the United Nations
- select candidates for the secretary-general

Notes

The Security Council is composed of fifteen members. Five of these fifteen positions are permanently held by the five major military contributors to the victory in World War II. The remaining members are elected by the General Assembly and serve two-year terms. The five permanent positions are represented by each of the following country's U.N. Ambassador or U.N. Representative:
- China
- France
- Great Britain
- Russia (holds the position of the former Soviet Union)
- United States

Each member of the Security Council has one vote. Each of the fifteen members has only one delegate on the council. Nine of the fifteen members must agree for an item to pass. Subsequent decisions require nine of the fifteen votes with no negative votes from any of the five permanent members. A negative vote from one of the five permanent members defeats an issue regardless of the number of yes votes received. This right of the permanent member is called a ***veto***. A permanent member does have the option to abstain from voting on a decision if the member does not support a decision but has no desire to block it.

Under the UN Charter, all members of the United Nations must agree to accept the decisions of the council and carry them out as designated by the council. Other divisions of the United Nations are only able to make recommendations to governments. The Security Council is the only organ of the United Nations that has the power to make decisions that must be carried out by member states.

If a dispute leads to warfare, the council has the authority to make decisions regarding the following:
- cease-fire directive
- collective military action
- enforcement measures

The council can also authorize sending UN peace-keeping troops or observers to troubled areas. There is no permanent international police force to deal with international disputes. The UN peace-keeping troops are made up of military forces of UN members. UN members provide military forces or observers when requested by the Security Council. For example, UN members furnished military forces during the controversy between Iraq and Kuwait in 1990 and 1991.

The council can also authorize sending UN peace-keeping troops or observers to troubled areas.

Notes

Trusteeship Council

The Trusteeship Council was established to help these states attain independence with as little conflict as possible.

The ***Trusteeship Council*** was established to help new territories that were not self-governing at the end of World War II. The UN Charter established the Trusteeship Council to oversee these territories and others that might emerge in the future. The Trusteeship Council was established to help these states attain independence with as little conflict as possible. Some of the territories established after World War II were colonies of Japan and Italy. There were eleven trust territories following the war. Since that time, ten of the eleven have become independent states or have voted to become part of another nation. The one remaining territory is the Trust Territory of the Pacific Islands, or Palau Islands, governed by the United States.

GRADES 7 & 8

Notes

- Display transparency 3D1, Terms to Know. Lead a class discussion to help students understand the terms associated with the United Nations. Instruct students to record the terms and the definitions on a sheet of paper. QUESTIONS: Why is the United Nations so important? What, if anything, have you heard about the United Nations in the news recently?

- Describe the Security Council and identify the council's five permanent positions. Explain to the students why these positions are permanent. Divide the class into five groups, and assign each group a country of permanent position. Instruct each group to draw a picture of its country's flag and write a brief summary of significant facts about the country. Have each group share its project with the class.

- Display transparency 3D2, Goals of the United Nations. Instruct each student to write a brief essay describing in his or her own words the purposes of these goals or an opinion of what the goals mean. Have volunteers share their essays with the class.

- Lead students to brainstorm to identify the different ways the United Nations incorporates international peace and security. Have a volunteer record these on a chalkboard or overhead projector. Lead a class discussion on why students feel the United Nations is important. QUESTIONS: Is the United Nations a worthwhile organization? Why? Is the organization beneficial to all of its members? Why? In what ways could the organization be improved? Do you think its role might change in the future? Why?

GRADES 9 & 10

- Display transparency 3D3, Major Organs of the United Nations. Divide the class into six groups. Assign each group a major organ of the United Nations, and have groups develop and present a presentation about their assigned organ. Lead a class discussion about the similarities and differences of each organ. QUESTIONS: How does each division serve independently, yet as a network within the United Nations? In your opinion, how efficient are the different organs? Are there too many divisions?

- Display transparency 3D2, Goals of the United Nations. Instruct students to work in pairs to develop reasons why the United Nations is important to international peace and security. As a class, compare how the students' reasons relate to the goals of the organization.

Notes

- Prepare a cooperative learning experience that will allow groups of students the opportunity to write, produce, and present instructional materials about the United Nations. Instruct each group to present its finished product to the class. Have each group participate in public relations activities by presenting the materials to peers. Instruct each student to write a paragraph that summarizes his or her feelings about the project. (This can be integrated into a youth organization activity.)

- Instruct students to read from several references to define the following terms related to the United Nations:
  - organs (or divisions)
  - Economic and Social Council
  - specialized agencies
  - General Assembly
  - International Court of Justice
  - Secretariat
  - Secretary-general
  - Security Council
  - Trusteeship Council

  Instruct students to record the definitions. Lead a class discussion incorporating students' definitions. QUESTIONS: What references were used? What new information did you learn about the terms?

- Show an audiovisual on the goals and purposes of the United Nations. Have students write a paper summarizing some of these goals and purposes and why they feel they are important to the entire world.

GRADES 11 & 12

- Write the words *United Nations* on the chalkboard or overhead projector. Instruct each student to write a paragraph that describes his or her feelings about and/or knowledge of the United Nations. Have a few students to share their paragraphs with the class. Incorporate these into a class discussion about the United Nations. QUESTIONS: What is the United Nations? Why was it established? Is it a worthwhile organization? Why? What do you think will happen to the United Nations in the future? Do you think it is good for a country to belong to the United Nations? Why?

- Divide the class into five groups. Assign each group one of the five permanent members of the Security Council. Have groups research assigned countries and the roles they played in the victory of World War II. Have groups present their research to the class in a creative way, such as a video or skit. Instruct students to turn in a written report that includes the name of each group member as well as each member's contribution to the project.

Notes

- Display transparency 3D4, Principles of the United Nations. Lead a class discussion about the principles of the United Nations. After the discussion, instruct students to write a brief essay about the importance of the principles of the United Nations. QUESTIONS: Why is it important that the United Nations always comply with these principles? Do the principles imply that every member and nonmember are equal?

- Display transparency 3D5, Preamble to the Charter of the United Nations. Read each section and explain what it means. QUESTIONS: How does the preamble relate to the goals and principles of the organizations? Why is it important to understand the goals and principles? In general, how do the actions of the United Nations affect the United States? other countries?

- Display transparency 3D6, Specialized Agencies of the United Nations. Divide the class into groups. Have each group research one of the specialized agencies. Instruct students to answer the following questions about the agencies in an oral presentation. Have students use visuals in their presentations. QUESTIONS: What are the purposes of the agency? What are some recent projects or developments the agency has been involved in? When was the agency started? When did the agency begin working with the United Nations? Where is the agency located?

ANY GRADE

- Instruct students to watch the news or read the newspaper every day for one week, watching for any news related to the United Nations. Instruct students to bring articles from the newspaper or brief written summaries of television news stories to class. Have them share their findings with the rest of the class, then have students place the information in a scrapbook or on a bulletin board. Lead a class discussion regarding the forces or trends that occur across time. QUESTIONS: Why is it important for individuals to be informed about current world events? Why do events occur when they do and not at some other point in time? Why do some events seem to recur?

- Display transparency 3D3, Major Organs of the United Nations, and lead a class discussion about the composition and purpose of each. QUESTIONS: How many UN members are in each organ? What is the length of their terms? When do the organs meet? Where do the organs meet? How often do they meet? What is the primary concern of each organ?

- Write the words *international peace and security* on the chalkboard or overhead projector. Explain why the United Nations was established. Display transparency 3D2, Goals of the United Nations, to explain the goals, and display transparency 3D4, Principles of the United Nations

Notes

to describe the principles. Instruct students to write a paper describing what international peace and security means to them and how international peace and security relates to the goals of the United Nations.

- Invite a government official to speak to the class about the United Nations. Help students prepare questions prior to the speaker's presentation.

- Display transparency 3D4, Principles of the United Nations. Lead a class discussion about the information, and instruct students to research several references and describe in an essay what the United Nations is, what its purposes are, and some of its accomplishments. Have volunteers share their essays with the class.

DIRECTIONS: Complete this activity by indicating whether each statement is true or false by placing a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

True	False	Statement
		1. The Security Council is composed of twenty members, five of which are permanently held by the five major military contributors to the victory in World War II.
		2. The secretary-general reports to the General Assembly annually or as needed regarding the UN's accomplishments or problems.
		3. The United Nations was established on October 24, 1951 and had fifty-one original members that ratified its charter.
		4. The General Assembly was created to help improve economic conditions and to raise the standard of living in countries throughout the world.
		5. The Economic and Social Council coordinates the economic and social work of the Untied Nations through its specialized agencies.
		6. The Secretariat is headed by the president of the United Nations.
		7. The communication agencies were created to improve world social, cultural, and economic conditions in an effort to build defenses for peace.
		8. The six major organs or divisions of the United Nations are as follows: Economic and Social Council, General Assembly, International Court of Justice, Secretariat, Security Council, and Trusteeship Council.
		9. The United Nations was established at the end of World War II to replace the League of Nations, which was established at the end of World War I.
		10. The International Court of Justice was created to operate as a forum for discussing world issues.

DIRECTIONS: **Complete the following multiple-choice activity for a basic understanding of the terms associated with the United Nations. In the blank to the left of each item, place the letter of the response that best answers the question or completes the statement.**

_____ 1. The ______ was established as a world court to alleviate the discrepancies in legal standards.
A. General Assembly
B. United Nations
C. Secretariat
D. International Court of Justice

_____ 2. The ______ has the primary responsibility for maintaining peace and security.
A. Trusteeship Council
B. Security Council
C. Economic and Social Council
D. General Assembly

_____ 3. The ______ was created to help improve economic conditions and to raise the standard of living in countries throughout the world.
A. Secretariat
B. General Assembly
C. Economic and Social Council
D. Security Council

_____ 4. The ______ is an international staff that works at the United Nations headquarters and in the field.
A. Secretariat
B. Secretary-general
C. International Court of Justice
D. United Nations

_____ 5. The right of a permanent member to cast a negative vote that will defeat the issue regardless of the number of yes votes received is called a ______ .
A. plurality vote
B. majority vote
C. veto
D. cease-fire directive

_____ 6. The ______ was established to help new territories that were not self-governing at the end of World War II.
A. Security Council
B. Trusteeship council
C. United States
D. General Assembly

_____ 7. The ______ is an international organization established to promote international peace and security.
- A. International Court of Justice
- B. Supreme Court
- C. Security Council
- D. United Nations

_____ 8. The ______ agencies were created to improve world social, cultural, and economic conditions in an effort to build defenses for peace.
- A. welfare
- B. communication
- C. food and agriculture
- D. labor

_____ 9. The ______ is the chief administrator of the United Nations.
- A. Secretariat
- B. president
- C. chief of staff
- D. secretary-general

_____ 10. The ______ was/were created to broaden and facilitate communication among the different nations of the world.
- A. World Trade Commission
- B. International Development Association
- C. communication agencies
- D. World Bank

DIRECTIONS: Unscramble the letters to form the words that complete the sentences. Fill in the squares with the letters of the words. Then, unscramble the circled letters to complete the summary statement at the bottom of the page.

1. The ERTYSUCI LCUNOCI has the primary responsibility for maintaining peace and security.

⧇☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐

2. The CRESATRIETA is an international staff that works at the UN headquarters and in the field.

☐☐☐☐☐⧇☐☐☐☐☐

3. The NMIECOCO and LSIAOC council was created to help improve economic conditions and to raise the standard of living in countries throughout the world.

☐☐☐☐☐☐☐⧇ ☐☐☐☐⧇☐

4. The PHEURTEISTS council was established to help new territories that were not self-governing at the end of World War II.

☐⧇☐☐☐☐⧇☐☐☐☐

5. China, France, Great Britain, Russia, and the United States are the five EMATNPERN members of the United Nations.

☐☐⧇☐⧇☐☐☐☐

6. The RLANEGE LSMASBEY was created to operate as a forum for discussing world issues.

⧇☐☐☐☐☐☐ ☐☐☐⧇☐☐☐⧇

7. The ENTDUI ASTONIN was established October 24, 1951 to promote international peace and security.

☐☐☐☐☐☐ ⧇☐☐☐☐☐☐

8. The Economic and Social Council coordinates the economic and social work of the United Nations through its ICAZSLIDEPE GSIANECE.

☐☐⧇☐☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐☐

9. The TNIONREIATLAN RUOTC of CEUJTIS was established as a world court to alleviate the discrepancies in legal standards from one country to another.

☐☐☐☐⧇☐☐☐☐☐☐☐⧇ ☐☐☐☐☐

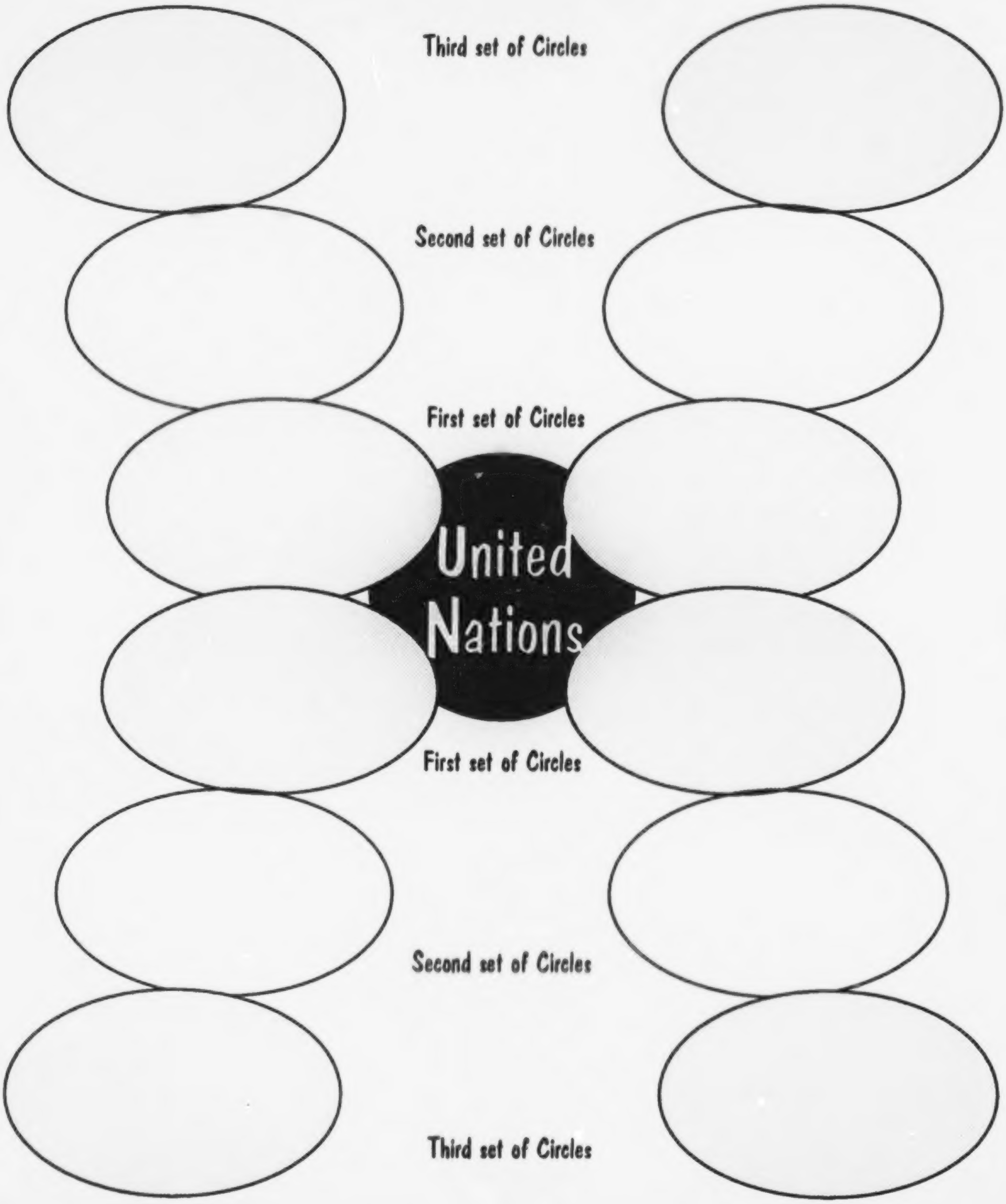
☐☐☐☐☐☐⧇

10. SUMMARY STATEMENT

The chief administrator of the United Nations is the ______________________________.

DIRECTIONS: In the space below, write a letter to a government official stating your feelings and beliefs (and the reasons for such feelings and beliefs) about why the United Nations is important to the peace of the entire world.

DIRECTIONS: Use reference materials such as textbooks, encyclopedias, and other social studies resources to identify the many specialized agencies of the United Nations. Investigate four of these agencies to learn their purposes and functions. Write this information in the first two sets of circles surrounding the United Nations center circle. Use the third set of circles to express a personal viewpoint of how each of these agencies could better serve the people of our world.


Third set of Circles
Second set of Circles
First set of Circles
United Nations
First set of Circles
Second set of Circles
Third set of Circles

Terms to Know

The **United Nations**, or UN, is an international organization established to promote international peace and security.

The **Economic and Social Council** helps improve economic conditions and raise the standard of living in countries throughout the world.

Specialized agencies coordinate the economic and social work of the United Nations.

The **General Assembly** operates as a forum for discussing world issues.

International Court of Justice is a world court that strives to alleviate the discrepancies in legal standards.

The **Secretariat** is an international staff that carries out the day to day activities of the UN.

The **secretary-general** is the chief administrator of the United Nations.

The **Security Council** has the primary responsibility for maintaining peace and security.

A **veto** is a vote by a person in authority to prohibit an action.

The **Trusteeship Council** oversees territories that are not self-governing.

Goals of the United Nations

1. preserve world peace and security
2. develop friendly relations between the various nations of the world
3. coordinate efforts to solve economic, cultural, humanitarian, and social problems of the world
4. serve as an agency through which member and nonmember nations can work toward these goals

Major Organs of the United Nations

Economic and Social Council

General Assembly

International Court of Justice

Secretariat

Security Council

Trusteeship Council

3D3

Principles of the United Nations

1. All members have equal rights.
2. All members are expected to carry out their responsibilities under the charter.
3. All members agree to settle their differences peacefully.
4. Only in self-defense can a nation use force or the threat of force against another nation.
5. Member nations agree to help the United Nations carry out the purposes of the charter.
6. World peace and security is the duty of non-member states as well as member states.
7. The UN will not interfere with a member nation's actions within its own borders as long as these actions do not hurt other nations.

The Preamble

to the Charter of the United Nations

"We the peoples of the United Nations determined

to save succeeding generations from the scourge of war, which twice in our lifetime has brought untold sorrow to mankind, and

to reaffirm faith in fundamental human rights, in the dignity and worth of the human person, in the equal rights of men and women and of nations large and small, and

to establish conditions under which justice and respect for the obligations arising from treaties and other sources of international law can be maintained, and

to promote social progress and better standards of life in larger freedom,

and for these ends

to practice tolerance and live together in peace with one another as good neighbors, and

to unite our strength to maintain international peace and security, and

to ensure, by the acceptance of principles and the institution of methods, that armed force shall not be used, save in the common interest, and

to employ international machinery for the promotion of the economic and social advancement of all peoples,

have resolved to combine our efforts to accomplish these aims.

Accordingly, our respective Governments, through representatives assembled in the city of San Francisco, who have exhibited their full powers found to be in good and due form, have agreed to the present Charter of the United Nations and do hereby establish an international organization to be known as the United Nations."

Specialized Agencies of the United Nations

Communication

Inter-Governmental Maritime Consultative Organization (IMCO)
International Civil Aviation Organization (ICAO)
International Maritime Organization (IMO)
International Telecommunication Union (ITU)
Universal Postal Union (UPU)
World Meteorological Organization (WMO)

World Welfare

Food and Agriculture Organization of the United Nations (FAO)
General Agreement on Tariffs and Trade (GATT)
International Atomic Energy Agency (IAEA)
International Labor Organization (ILO)
International Development Association (IDA)
International Finance Corporation (IFC)
International Fund for Agricultural Development (IFAD)
International Monetary Fund (IMF)
Office of the United Nations High Commissioner for Refugees (UNHCR)
United Nations Educational, Scientific, and Cultural Organization (UNESCO)
United Nations Industrial Development Organization (UNIDO)
United Nations International Children's Emergency Fund (UNICEF)
United Nations Relief and Works Agency for Palestine Refugees (UNRWA)
World Bank
World Health Organization (WHO)
World Intellectual Property Organization (WIPO)

3D1

Notes

1. False
   The Security Council is composed of only fifteen members.
2. True
3. True
4. False
   The Economic and Social Council was created to help improve economic conditions and to raise the standard of living in countries throughout the world.
5. True
6. False
   The Secretariat is headed by the secretary-general of the United Nations.
7. False
   The welfare agencies were created to improve world social, cultural, and economic conditions in an effort to build defenses for peace.
8. True
9. True
10. False
    The General Assembly was created to operate as a forum for discussing world issues.

3D2

1. D
2. B
3. C
4. A
5. C
6. B
7. D
8. A
9. D
10. C

3D4

1. Security Council
2. Secretariat
3. economic, social
4. trusteeship
5. permanent
6. General Assembly
7. United Nations
8. specialized agencies
9. International Court of Justice
10. secretary-general

Notes

3D5

Letters will vary.

3D6

Answers will vary.

446

Notes

UNIT 3

Module E

Misdemeanors and Felonies

Take time to read between the lines.

Governing laws and rules were originally based on superstition and witchcraft. Most present laws were passed by national and state legislatures to ensure the safety of all people, provide legal advise, and protect society from wrongdoers. Laws are both restrictive and protective. It is the responsibility of every citizen and individual living in the United States to be familiar with city, state, and federal laws. Ignorance of the law is not an excuse for disobeying the law. Being aware of and understanding laws is an essential life skill. With growing pressures on today's youth, it is more important than ever for them to be aware of their legal limits. As a teacher you are an important part of your students' lives. You are in a position to both inform your students and assist them in locating the necessary information to allow them to be effective citizens.

THE LAW

There are four types of laws in the United States: civil, constitutional, contract, and criminal. ***Civil law*** deals with disputes between two or more individuals. ***Constitutional law*** deals with the rights of individuals as guaranteed by the United States Constitution and the Bill of Rights. ***Contract law*** deals with contracts or agreements between two or more parties. ***Criminal law*** deals with crimes.

Crimes in the United States are of two types: misdemeanors and felonies. Misdemeanors are crimes that result in a fine, probation, or a jail term of less than one year or a combination of the three. A felony is a crime for which a person can receive a jail sentence of one or more years.

Notes

It is important to remember that even small crimes can have large consequences. Having a criminal record can prevent an individual from getting certain types of jobs. The positions of lawyers, physicians, and government workers require investigation of an individual's criminal record. Fighting at school can result in suspension, but fighting outside of school can result in an arrest and a charge of disorderly conduct. Crashing a party can result in an arrest and a charge of trespassing. Going to a shopping mall to visit friends and "hang out" for hours can be perceived as loitering. Loitering is a misdemeanor. Shoplifting also is a crime that will remain on an individual's criminal record for the rest of his or her life. It is usually a class C misdemeanor unless the property stolen is worth more than $200, then it becomes a felony.

The Miranda Warning

Individuals who are arrested have certain rights guaranteed by the United States Constitution. The ***Miranda Warning*** informs individuals of some of these rights and must be read to the individual when he or she is arrested. The Miranda Warning is as follows:

"You have the right to remain silent. If you talk to any police officer, anything you say can and will be used against you in court. You have the right to counsel with a lawyer before you are questioned. If you cannot afford a lawyer, one will be appointed for you, if you wish, before any questioning. If you wish to answer questions, you have the right to stop at any time. You may stop answering questions at any time if you wish to talk to a lawyer and may have him with you during any future questioning. Do you understand?"

If an individual is accused of a crime, it is important for him or her to hire an attorney. It is a difficult task for an individual to represent himself or herself and is not encouraged. If the individual cannot afford an attorney, the courts will appoint one. A court appointed attorney is called a ***public defender***.

The Fourth Amendment

The Fourth Amendment to the Constitution protects individuals against unreasonable search and seizure by police. Police can legally search a building or car if they have a search warrant or if they have probable cause to believe that the evidence they suspect will be destroyed before they are able to obtain a search warrant. Restrictions on searching cars are more lenient that those for searching buildings. A car can be stopped if police have reason to believe a crime has been or is being committed.

Texas Court System

State court systems deal with legal problems that occur within the state.

State court systems deal with legal problems that occur within the state. The Texas Court System is similar to the federal court system. Like the federal system, the state system has three levels. Level one includes the Justice of the Peace Courts, Municipal Courts, and Trial Courts. Municipal

Courts hear criminal, juvenile, marriage and divorce, small claims, and traffic cases. Level two is made up of the Appellate Courts. Level three is the state Supreme Court.

Notes

MISDEMEANORS

Classifications of misdemeanors and felonies for the state of Texas as well as their punishments can be found in the ***Texas Penal Code***. The judicial structure designates each offense as either a felony or a misdemeanor. There are four categories of felonies and three categories of misdemeanors. The maximum authorized punishments are listed in the code to give direction to the court and counsel for sentencing the guilty party.

Classifications of misdemeanors and felonies for the state of Texas as well as their punishments can be found in the *Texas Penal Code*.

A ***misdemeanor*** is an offense that is designated as such by law and is punishable by a fine, confinement in ***jail*** (city or county), or both. Examples of misdemeanors include disturbing the peace, fighting in public, unlawful assembly, rioting, traffic offenses, violation of city ordinances, and prostitution. Misdemeanors are classified according to the relative seriousness of the offense. The maximum jail sentence for a misdemeanor is one year. If the offense merits more than one year of confinement, the offense is classified as a felony.

The three categories of misdemeanors are class A, class B, and class C. **Class A misdemeanors** are punishable by the following:

- a fine that does not exceed $2,000
- confinement in jail for no longer than one year
- both a fine and confinement in jail

Class B misdemeanors are punishable by the following:

- a fine that does not exceed $1,000
- confinement in jail for no longer than 180 days
- both a fine and confinement in jail

Class C misdemeanors are punishable by the following:

- a fine that does not exceed $200

Class C misdemeanors are handled by justice of the peace and municipal courts. These courts have no jurisdiction to imprison a guilty person; therefore, a class C misdemeanor cannot be punished by confinement in jail. Minor traffic violations and enforcement of city ordinances are most often class C misdemeanors.

Crimes and Punishments

Abuse of a corpse is a class A misdemeanor.

Bail jumping is typically a class A misdemeanor. ***Bail*** refers to the money put down to release an accused person from jail after being arrested. The money put down is a guarantee that the accused person will appear in court. Failure to appear is called ***bail jumping***. If an individual is charged with a felony and jumps bail, the charge is upgraded to a third-degree felony.

Sending ***chain letters*** is a class B misdemeanor.

Concealing or harboring someone from being arrested is a class A misdemeanor.

Disorderly conduct is an offense punished as a class C misdemeanor unless a firearm or deadly weapon is involved. If a firearm or deadly weapon is involved, it becomes a class B misdemeanor. ***Disorderly conduct*** refers to a situation in which a person commits in public an offense such as the following:

- uses abusive, indecent, profane, or vulgar language in a public place
- uses an offensive gesture or display
- makes unreasonable noises in a public place or in or near a residence that he or she has no right to occupy (also known as disturbing the peace)
- fights with another person
- discharges a fire arm
- looks into the property of another for an unlawful purpose ("Peeping Tom") or enters the property for such
- exposes genitals or anus in a public place
- creates an obnoxious odor by chemical means
- abuses or threatens a person in a public place

Driving While Intoxicated (DWI) is defined as being intoxicated while driving a motor vehicle in a public place. Intoxicated is being drunk from alcohol or intoxicated from drugs. A person is legally drunk if he or she has a blood alcohol level of .10 or greater. An individual is considered intoxicated from drugs if the presence of a controlled substance is found in the body, impairing ability to drive. The first offense is a class B misdemeanor punishable by confinement in jail for seventy-two hours to two years with a fine of not less than $200. The second offence also is a class B misdemeanor, but the punishment increases to fifteen days to two years confinement in jail and a fine of not less than $300 and not greater than $2,000. The third offense is a third-degree felony. If an open container is found at the time of the offense, three days are added to the jail term and the fine is increased by $100. If an accident with serious bodily injury occurs, the minimum confinement is increased to sixty days and the minimum fine is increased to $500.

Evading arrest is a class B misdemeanor.

False alarm or misuse of an alarm, such as a fire alarm, is a class A misdemeanor.

Gambling, playing games of chance for money, is a class C misdemeanor.

It is illegal for anyone under the age of twenty-one to drink or to be in possession of alcoholic beverages. A ***Minor in Possession*** is a class C misdemeanor. If the offender is under the age of seventeen, his or her parents or guardian will be contacted and the case will be handled through the juvenile court system. If the offender is between the ages of seventeen and twenty-one, he or she is considered an adult and no parents are called. However, the law still applies, and the offense is a class C misdemeanor.

Notes

Pimping is a class A misdemeanor. A pimp is a person acting as an agent for prostitutes, living off the prostitutes' earnings.

Public intoxication is a class C misdemeanor.

Perjury is a class A misdemeanor when a person gives a false statement under oath. Giving a false report to a police officer is a class B misdemeanor.

Prostitution is the selling of oneself for sex. It is a class C misdemeanor. The second offense is a class B misdemeanor.

Silent or abusive calls to a ***911 service*** is a class B misdemeanor in most cases. If a person knowingly calls 911 when there is no emergency and remains silent or makes abusive or harassing statements, it is an offense. If a person allows another to use his or her phone knowing what the intent is, it is also a class B misdemeanor. If the person has been convicted of this offense before, it is upgraded to a class A misdemeanor.

Tampering with government records, such as having a false driver's license, is a class A misdemeanor. If the crime is committed to defraud or harm another individual, it becomes a third-degree felony.

Traffic tickets are generally class C misdemeanors. If a person does not pay a traffic ticket on time, it is a class A misdemeanor.

FELONIES

A ***felony*** is an offense that is so designated by law and is punishable by death or confinement in a penitentiary. The penitentiary in Texas is referred to as the ***Texas Department of Criminal Justice***. Examples of felonies include murder, rape, arson, and kidnapping. Felonies also are classified according to the relative seriousness of the offense. The maximum sentence for jail confinement in a penitentiary is for life.

Felonies are classified into four categories based on the seriousness of the offense. The four categories of felonies are capital felonies and felonies of the first degree, second degree, and the third degree. An offense designated as a felony with no degree specified is categorized as a felony of the third degree. Examples of felonies include manslaughter, murder, rape, arson, incest, and perjury. The minimum jail term for a felony is one year with the

Notes

maximum being life imprisonment or death. Fines are available for first, second, and third-degree felonies. Fines are set at $10,000 for first and second-degree felonies and at $5,000 for third-degree felonies. The fine is available to give additional punishment only and cannot be imposed as an alternative to confinement in the Texas Department of Criminal Justice.

A **capital felony** is punishable by the following:

- confinement in the Texas Department of Criminal Justice for life or death by lethal injection

Prospective jurors must be informed of the mandatory punishment for the conviction of a capital felony. If a prospective juror has difficulty with the mandatory sentence and feels that it will affect his or her deliberations on any issue or fact in the case, the prospective juror will be disqualified from serving on the jury.

At the time of this writing, the only capital felony is capital murder even though there is a strong movement toward making some drug offenses capital crimes. If new capital felonies are to be added to the penal code, it will have to be amended.

A **first-degree felony** is punishable by the following:

- a fine not to exceed $10,000 in addition to confinement in the Texas Department of Criminal Justice for life or for a term of not more than ninety-nine years but not less than five years

A **second-degree felony** is punishable by the following:

- confinement in the Texas Department of Criminal Justice for not more than twenty years but not less than two years.
- a fine not to exceed $10,000 and confinement in the penitentiary

A **third-degree felony** is punishable by the following:

- confinement in the Texas Department of Criminal Justice for not more than ten years but not less than two years or confinement in a community correctional facility for any term of not more than one year
- a fine not to exceed $5,000 and confinement in the penitentiary

In some cases, the *Texas Penal Code* allows a third-degree felony to be reduced to a class A misdemeanor.

In first, second, and third-degree felonies, a fine may be imposed as punishment, but it is imposed in addition to, not as an alternative for, confinement in the Texas Department of Criminal Justice.

Crimes and Punishments

Aggravated perjury is when a person gives a false statement in an official proceeding (court room). Aggravated perjury is a third-degree felony.

A person who ***aides and abets someone in a crime*** will generally be sentenced to the penalty one step below that of the actual crime. For instance, if person A burglarizes person B's house, and person C hides person A, then person C is an accessory. Person A will be charged with a first-degree felony and person C will be charged with a second-degree felony.

Notes

Arson is a second-degree felony unless bodily injury is committed during the arson, at which time it becomes a first-degree felony.

Bigamy (being married to more than one person at a time) is a third-degree felony.

Bribery is the giving or taking of money or other items of value that induce a person to do something illegal. It is a third-degree felony. If the offense involves the bribing of a public official, the crime is considered a second-degree felony.

Burglary is the breaking into a building to commit theft. It is a second-degree felony. It is a first-degree felony when the premises is a home, any party to the offense is armed with a deadly weapon, or there is any attempt to harm anyone while attempting to enter the premises.

Cocaine possession, delivery, and dealing are all felonies. The degree of felony may be different depending on the amount of cocaine in the possession of the accused.

The third offense of Driving While Intoxicated (DWI) is a third-degree felony. If an open container is found at the time of the offense, three days are added to the jail term and the fine is increased by $100. If an accident with serious bodily injury occurs, the minimum confinement is increased to sixty days and the minimum fine is increased to $500.

Incest, intercourse between persons closely related, is a third-degree felony.

Kidnapping is taking a person against his or her will. It is a third-degree felony. If the individual is released unharmed, it is a third-degree felony. If the individual is terrorized or brutalized, it becomes a first-degree felony. If the individual is killed, it is a felony murder and becomes capitol crime.

Manslaughter is a third-degree felony. Manslaughter is the killing of a person without malice.

Marijuana manufacturing or delivery is a felony. The amount of the controlled substance determines the degree of felony.

Mayhem means to injure a person as to cause loss of a body part or function. It is a third-degree felony.

Notes

Murder is a felony. The degree of felony depends on the circumstances under which the murder occurs. ***Murder*** is malicious or premeditated killing of a person or killing while committing another felony. If a person murders someone while committing a felony crime, the felony murder rule applies which makes all of the following capital crimes punishable by life in prison or death: arson, burglary, escape from custody, kidnapping, mayhem, rape, and robbery.

Rape is having forcible intercourse with someone without their consent. It is a second-degree felony.

Robbery is using violence or intimidation to take property from a person in his or her possession or presence. It is a second-degree felony.

Habitual Offenders

A habitual felony offender is a person who has been convicted of two previous felony offenses.

Under Texas law, there are additional penalties for repeat and habitual felony offenders. If an individual is convicted of a third-degree felony and he or she has been convicted of any felony once before, the conviction of the third-degree felony will be punished as a second-degree felony. If an individual is convicted of a second-degree felony and he or she has been convicted of any felony once before, the conviction of the second-degree felony will be punished as a first-degree felony. If an individual is convicted of a first-degree felony and he or she has been convicted of any felony once before, the conviction of the first-degree felony will be punished by confinement in the Texas Department of Criminal Justice for life or for a term of not more than ninety-nine years but not less than fifteen years.

A habitual felony offender is a person who has been convicted of two previous felony offenses. If a person is convicted of a third felony, then the punishment will be life confinement in the Texas Department of Criminal Justice. Some offenses permit enhancement (upgrading) of a misdemeanor to a felony if a person has a previous conviction under the same section (for example, burglary). This sentencing authority allows the courts greater ability to tailor the punishment of the habitual offender based on his or her pattern of conduct.

JUVENILE JUSTICE LAW

A ***juvenile*** is defined as a person who is age ten to under age seventeen or age seventeen and has allegedly committed a crime before turning seventeen. Cases involving persons in this category are referred to juvenile court. When a juvenile is detained, the whereabouts of the juvenile and a statement of the reason he or she has been taken into custody must be explained to a parent or guardian. The juvenile may or may not be released to the custody of the parent or guardian from the time he or she is taken into custody. The juvenile can be held or detained until a hearing if any of the following apply:

- he or she is likely to leave or be taken from the jurisdiction of the court before the hearing
- the court feels that suitable supervision, care, or protection will not be provided by a parent, guardian, or other individual
- she or he does not have a parent, guardian, or other individual to return him or her to the court for the hearing as required
- he or she has committed a felony
- she or he has previously been convicted of a felony or other crime that was punishable by a jail or prison term

Notes

The juvenile court can transfer a juvenile to a district or criminal court to be tried as an adult if any of the following occur:

- the individual has allegedly committed a felony or attempted a felony
- the individual is fifteen or older when the crime allegedly occurred
- if the juvenile court determines that the seriousness of the crime or the background of the child requires criminal proceedings

An individual aged ten to seventeen can be tried and sentenced as a juvenile, sent to the Texas Youth Commission to serve out time as required by punishment until he or she is eighteen, and then transferred by a judge to an adult prison for the remainder of the sentence.

The current laws based on the *Texas Family Code* are somewhat flexible to allow for the individuality of the persons involved and the crime allegedly committed. The actions taken by the juvenile courts are based on the following:

- whether the offense was against a person, which is worse, or property
- whether or not the offense was committed in an aggressive, premeditated manner
- the sophistication and maturity of the individual
- the record and previous history of the individual

FEDERAL LAW

Federal law is based on the Constitution of the United States and on laws passed by Congress. All federal crimes are felonies. A federal court system was established throughout the country to handle federal crimes. They are tried in federal courts rather than in state courts. Likewise, federal criminals may be confined in federal prisons. Crimes under federal jurisdiction include the following:

- counterfeiting
- filing false income tax returns
- treason
- assaulting a postman
- violating Security Exchange Commission (SEC) regulations (insider stock trading)
- immigration violations
- kidnapping

Federal law is based on the Constitution of the United States and on laws passed by Congress. All federal crimes are felonies.

Notes

- bank robbery
- transporting an individual across state lines for purposes of an immoral act
- carrying a weapon in an airport or federal building

There are three levels of the federal court system. The first level is the trial court or district court. If people are not satisfied with the outcome or results of a trial at this level, they can appeal their case to the second or middle level called the appellate courts. The third level or highest level court is the Supreme Court. The Supreme Court is where final appeals can be made.

The Supreme Court has jurisdiction over the following areas or questions:

- interpretation of the constitution (constitutionality)
- interstate commerce
- disputes between states
- conflicts that arise between state and federal jurisdiction

GRADES 7 & 8

Notes

- Display transparency 3E1, Words to Know. Lead a class discussion to assist students in defining terms related to misdemeanors and felonies. Instruct students to record the terms. QUESTIONS: What is a misdemeanor? What is a felony?
- Arrange to take a field trip to visit a county or city jail. Have an offender speak to the class about what it is like to spend time in a jail. Following the field trip, instruct students to write thank you letters to the individuals at the jail who were responsible for arranging the trip. Ask students to include in their letters the component of the trip that impressed them most.
- Ask students to review specific offenses and penalties by participating in a fish bowl review. Have students record unfamiliar offenses and penalties for future reference.

GRADES 9 & 10

- Write the words *misdemeanor* and *felony* on the chalkboard. Instruct each student to record five words that describe his or her feelings about the words *misdemeanor* and *felony*. Ask a few students to share their lists with the class. Integrate the students' lists into a class discussion that specifically defines misdemeanors and felonies. QUESTION: What is the difference between a misdemeanor and a felony?
- Instruct students to read from several references to define the following terms related to misdemeanors and felonies: *capital felony, civil law, constitutional law, contract law, criminal law, Miranda Warning, public defender, and Texas Penal Code*. Ask students to record the definitions and to be prepared to discuss them with the class. QUESTIONS: What is a misdemeanor? What is a felony? What is the purpose of the *Texas Penal Code*?
- Divide the class into small groups. Have each group prepare flash cards to help in reviewing terms related to misdemeanors and felonies. Instruct students to practice until all group members know the terms.
- Show students a copy of the *Texas Penal Code*. Lead a class discussion about the various offenses and the punishments. QUESTIONS: Are the punishments appropriate for the offense? Who determines the punishment? When can a punishment or sentence be altered by the courts?
- Display a copy of the United States Constitution and the Bill of Rights. Ask student volunteers to read out loud the Constitution and the Bill of

Notes

Rights. Lead students in a discussion that enables them to interpret the Constitution and the Bill of Rights and its relationship to them. QUESTIONS: Why is it important for American citizens to know and understand the United States Constitution? the Bill of Rights?

GRADES 11 & 12

- Write the words *misdemeanor* and *felony* on the chalkboard. Instruct each student to write a paragraph that describes his or her feelings about each term. Ask a few students to share their paragraphs with the class. Integrate the students' ideas into a class discussion about misdemeanors and felonies.
- Display transparency 3E2, Misdemeanors. Divide the class into three groups. Have each group identify the offenses for each class of misdemeanors. Ask each group to prepare a visual and a written summary of its category. Have an elected group leader share summaries with the class. QUESTIONS: What is a misdemeanor? How many misdemeanors can an individual accumulate? Will a misdemeanor affect any opportunities for finding and securing a job?
- Divide the class into groups to research various aspects of life in the Texas Youth Commission. Have students use the library or community resource personnel to gain information. Assign groups specific topics such as rules, living space, recreational activities available, visitation rules, food, and jobs available. After each group has completed its research, have elected group leaders share findings with the class. After all groups have finished, lead a class discussion about life in jail as a juvenile.

ANY GRADE

- Show students an audiovisual program that addresses the judicial system in the United States. Instruct each student to write a paper that includes his or her reactions to the program. QUESTIONS: What makes the judicial system in the United States unique? Do American citizens have an influence on the judicial system? How?
- Invite a resource person from the district attorney's office to speak to the class about felony convictions. Have the speaker identify the four main categories of felonies. Guide students in preparing written questions prior to the speaker's presentation. Following the speaker's presentation, display transparency 3E3, Felonies, to summarize the specific categories. QUESTIONS: What is a felony? How do the courts determine sentencing for a felony? How does a felony conviction interfere with the individual's personal and family life?

- Divide the class into groups. Assign each group a scenario from transparency 3E6, Case Studies, that describes an individual who might be involved in a misdemeanor or felony. Have students brainstorm to determine ways to help the individuals with each dilemma. Instruct students to determine if the incident would be a misdemeanor or a felony.

- Display transparency 3E4, Federal Crimes. Lead a class discussion about current federal crimes. Provide for students newspapers from several cities. Instruct students to read the papers and to select one article that relates to a federal crime. Have each student share his or her article with the class.

- Display transparency 3E7, Offenses and Punishments. Divide the class into small groups. Assign each group two or three offenses. Have students research the offenses and the punishments for the offenses. Transparencies 3E2 and 3E4 also may be used. Have an elected group leader share the findings with the class. Following each group's summaries, lead a brief class discussion to determine students' thoughts about crimes and punishments. QUESTIONS: Do you think the punishments fit the crimes? Why? What punishments would be more appropriate? Why? Why do you think certain punishments have been established for specific crimes?

- Have a police officer or other resource person speak to the class about juvenile law. Before the speaker's presentation, have students write questions anonymously. Have the speaker answer those questions that are appropriate and thoughtful.

- Arrange to have a panel discussion made up of individuals who have been in juvenile jail. Have students write questions for the panel in advance.

Notes

DIRECTIONS: Review terms related to misdemeanors and felonies by selecting the most appropriate word(s) from the list that best complete(s) the sentence. Fill in the blank(s) to complete each sentence.

aggravated perjury
bail
bail jumping
bigamy
capital felony
concealing
felony

mayhem
Miranda Warning
misdemeanor
perjury
public defender
Supreme Court
Texas Penal Code

1. A ____________ ____________ is punishable by confinement in the Texas Department of Criminal Justice for life or death by lethal injection.
2. Examples of ______________ include disturbing the peace, fighting in public, rioting, violating city ordinances, and pimping.
3. Being married to more than one person at a time is ____________ .
4. ____________ ____________ is giving a false statement in an official proceeding.
5. Classifications of misdemeanors and felonies and punishments can be found in the ____________ ________ __________ .
6. The ____________ ____________ is where final appeals can be made on federal crimes.
7. ______________ is a third-degree felony that means to dismember or disable another individual.
8. ____________ refers to the money put down to release an accused individual from jail after being arrested. If an individual fails to appear in court it is called __________ ____________ .
9. A ____________ is an offense that is so designated by law and is punished by death or confinement in a penitentiary.
10. A court appointed attorney is called a ____________ ____________ .
11. The ______________ ______________ informs individuals of some of their guaranteed rights as stated by the United States Constitution.
12. ______________ is a class A misdemeanor that involves hiding someone from being arrested.

DIRECTIONS: Complete this activity by indicating whether each statement is true or false by placing a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

True	False	Statement
		1. Misdemeanors and felonies have similar punishments.
		2. It is possible for all trial cases to be heard by the Supreme Court.
		3. Federal crimes are felonies.
		4. When a person damages a neighbor's property, it is handled as contract law.
		5. The fine for a class C misdemeanor does not exceed $1,000.
		6. A minor traffic violation is an example of a class C misdemeanor.
		7. A habitual felony offender is a person who has been convicted of two previous felony offenses.
		8. A public defender is an attorney appointed by the court.

DIRECTIONS: Review infomration related to misdemeanors and felonies by completing this activity. Use complete sentences.

1. Identify and explain the two types of crimes in the United States.

2. Explain the Fourth Amendment.

3. What is the difference between a first-degree felony and a capital felony?

4. What is the Miranda Warning?

5. Explain the statement, "All federal crimes are felonies."

6. Explain the four types of laws in the United States.

DIRECTIONS: Review crimes and punishments by completing this activity. Use the picture clues to determine the crime illustrated. Crimes are listed below; however, not all words in the list will be used. Write the name of the crime in blank **a**. Then, choose the appropriate classification of punishment from the list of misdemeanors and felonies and write it in blank **b**.

Crimes

abuse of 911
arson
bail jumping
bigamy
bribery
burglary
sending chain letters
disorderly conduct
evading arrest
gambling
kidnapping
mayhem
murder
perjury
robbery
tampering with government documents
traffic violation

Punishments

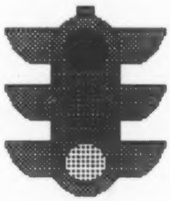
Felonies

- First-degree
  - a fine not to exceed $10,000 and confinement in the Texas Department of Criminal Justice for life or for a term of not more than ninety-nine years and not less than two years
- Second-degree
  - confinement in the Texas Department of Criminal Justice for not more than twenty years but not less than two years
  - a fine not to exceed $10,000 and confinement in the penitentiary
- Third-degree
  - confinement in the Texas Department of Criminal Justice for not more than ten years but not less than two years or confinement in a community correctional facility for any term of not more than one year
  - a fine not to exceed $5,000 and confinement in the penitentiary

Misdemeanors

- Class A
  - a fine that does not exceed $2,000
  - confinement in jail for no longer than one year
  - both a fine and confinement in jail
- Class B
  - a fine that does not exceed $1,000
  - confinement in jail for no longer than 180 days
  - both a fine and confinement in jail
- Class C
  - a fine that does not exceed $200

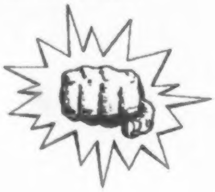
1



a. ______________________

b. ______________________

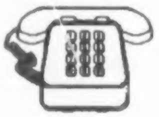
2



a. ______________________

b. ______________________

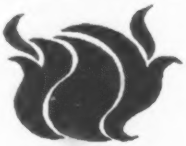
3



a. ______________________

b. ______________________

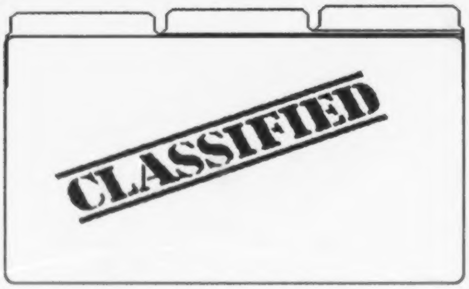
4



a. ______________________

b. ______________________

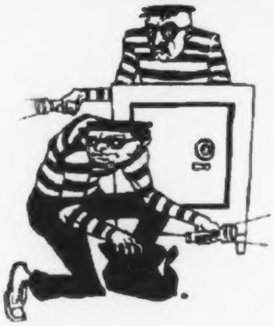
5


CLASSIFIED

a. ______

b. ______

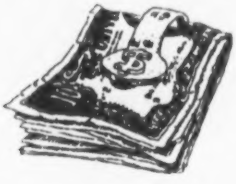
6



a. ______

b. ______

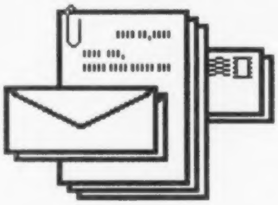
7



a. ______

b. ______

8



a. ______

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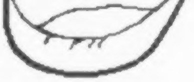

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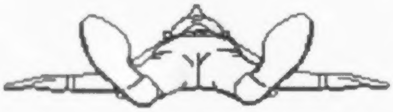

a. ______

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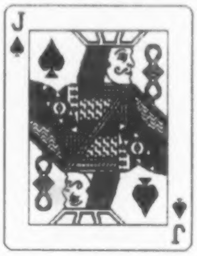
11



a. ______

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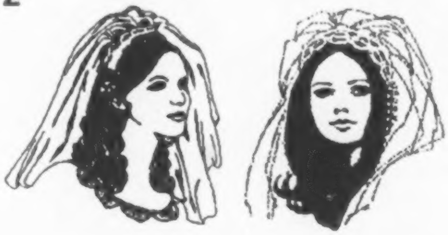


a. ______

b. ______

Words to Know

Capital Felony	This is an offense punishable by confinement in the Texas Department of Criminal Justice for life or death by lethal injection.
Civil Law	This part of the law deals with disputes between two or more individuals.
Constitutional Law	This part of the law deals with rights of the individual as guaranteed by the United States Constitution and the Bill of Rights.
Contract Law	This part of the law deals with contracts or agreements between two or more parties.
Criminal Law	This part of the law deals with crimes.
Felony	This is an offense that is designated by law and is punishable by death or confinement in a penitentiary.
Miranda Warning	Information given to individuals about some of their rights as guaranteed by the United States Constitution.
Misdemeanor	This is an offense that is designated by law and is punishable by a fine, confinement in jail, or both.
Public Defender	This is an attorney appointed by the court.
Texas Penal Code	This document classifies misdemeanors and felonies and identifies punishments for the state of Texas.

Misdemeanors

Misdemeanors are punishable by the following:

Class A Misdemeanors
- A fine that does not exceed $2,000
- Confinement in jail for no longer than one year
- Both a fine and confinement in jail

Class B Misdemeanors
- A fine that does not exceed $1,000
- Confinement in jail for no longer than 180 days
- Both a fine and confinement in jail

Class C Misdemeanors
- A fine that does not exceed $200

(such as for minor traffic violations and enforcement of city ordinances)

Felonies

Felonies are punishable by the following:

First-degree Felony

- A fine not to exceed $10,000 and confinement in the Texas Department of Criminal Justice for life or for a term of not more than ninety-nine years but not less than five years

Second-degree Felony

- Confinement in the Texas Department of Criminal Justice for not more than twenty years but not less than two years
- A fine not to exceed $10,000 and confinement in the penitentiary

Third-degree Felony

- Confinement in the Texas Department of Criminal Justice for not more than ten years but not less than two years or confinement in a community correctional facility for any term of not more than one year
- A fine not to exceed $5,000 and confinement in the penitentiary

Federal Crimes

All federal crimes are felonies. Federal crimes include the following:

- ➡ Counterfeiting
- ➡ Filing false income tax returns
- ➡ Treason
- ➡ Assaulting a postal worker
- ➡ Violating the Security Exchange Commission
- ➡ Immigration violations
- ➡ Kidnapping
- ➡ Bank robbery
- ➡ Transporting an individual across state lines for purposes of an immoral act
- ➡ Carrying a weapon in an airport or federal building

Levels of the Texas Court System

Supreme Court 3

- rules on cases involving individuals not satisfied with the outcome of the trials at levels 1 and 2

Appellate Courts 2

- rehears cases involving individuals not satisfied with the outcome of the trial at level 1

Trial or District Courts 1

Justice of the Peace Courts
Municipal Courts
- criminal
- juvenile
- marriage and divorce
- small claims
- traffic

Trial Courts

Case Studies

Case Study 1

My brother told me that he wanted to rob a store just for kicks. I told him he was crazy. He responded by telling me that if I mentioned this to our parents he would beat me up or maybe even kill me. What should I do? He scares me, and I am afraid that he will really rob a store.

Case Study 2

I had a party at my house, and it got out of hand. Some uninvited guests crashed the party and brought alcoholic beverages. I was afraid to tell them to leave because of what they might do. Everybody started drinking the alcohol, and then a fight broke out. A friend of mine had to go to the hospital with a broken jaw. His parents are suing my parents. Can they do that? How could I have prevented this party from getting out of hand?

Case Study 3

My friends and I like to go to the mall on Saturday nights. There isn't always a lot to do in our town so we go to the mall and hang out. Last week a mall security officer told us to leave. He said we were loitering. He said if we did not make a purchase we were not allowed to be in the mall. He said we would be arrested if we did not leave immediately. I noticed that older people were allowed to walk through the mall without making a purchase. Can teenagers really be thrown out of the mall? Can teenagers be arrested? Isn't this reverse discrimination?

Offenses and Punishments

Offense	Punishment					
	Misdemeanors			Felonies		
	Class C	Class B	Class A	3d Degree	2d Degree	1st Degree
Abuse of 911 service*		✓	✓			
Abuse of a Corpse			✓			
Arson*					✓	✓
Bail Jumping*			✓	✓		
Bigamy				✓		
Bribery*				✓	✓	
Burglary*					✓	✓
Cocaine*				✓	✓	✓
Disorderly Conduct*	✓	✓				
Driving While Intoxicated*		✓		✓		
Evading Arrest		✓				
False Alarm			✓			
Gambling	✓					
Incest				✓		
Kidnapping*				✓		✓
Marijuana*				✓	✓	✓
Manslaughter				✓		
Mayhem				✓		
Murder—If murder occurs while a felony is being committed, it is a capital crime which constitutes life in prison or death.*				✓	✓	✓
Pimping			✓			
Public Intoxication	✓					
Perjury			✓			
Prostitution*	✓	✓				
Rape					✓	
Robbery					✓	
Sending Chain Letters		✓				
Tampering with Government Records*			✓	✓		
Traffic Ticket	✓					

* The classification may depend on details of the offense.

3E1

Notes

1. capital felony
2. misdemeanors
3. bigamy
4. aggravated perjury
5. Texas Penal Code
6. Supreme Court
7. mayhem
8. bail; bail jumping
9. felony
10. public defender
11. Miranda Warning
12. concealing

3E2

1. False
   Misdemeanors and felonies have different punishments.
2. True
3. True
4. False
   When a person damages a neighbor's property, it is handled as civil law.
5. False
   The fine for a class C misdemeanor does not exceed $200.
6. True
7. True
8. True

3E3-3E4

1. Misdemeanors are crimes that result in a fine, probation, or a jail term of less than one year or a combination of the three. Examples include disorderly conduct, disturbing the peace, bail jumping, and evading arrest. Felonies are crimes punishable by a jail sentence of one or more years. Examples include murder, rape, arson, and kidnapping.
2. The fourth amendment to the Constitution protects individuals against unreasonable search and seizure by police. Police can legally search a building or car if they have a search warrant or if they have probable cause to believe that the evidence they suspect will be destroyed before they are able to obtain a search warrant. A car may be stopped if police have reason to believe a crime has been or is being committed.
3. A capital felony is punishable by life in prison in the Texas Department of Criminal Justice or death by lethal injection. The only capital felony at this time is murder. A first-degree felony is punishable by a $10,000 maximum fine in addition to confinement in the Texas Department of Criminal Justice for life or for a term of not more than ninety-nine years but no less than five years.

Notes

4. The Miranda Warning informs individuals who are arrested of certain rights guaranteed them by the United States Constitution. These rights must be read to the individual when he or she is arrested.
5. Federal law is based on the Constitution of the United States and on laws passed by Congress. They are tried in federal courts rather than in state courts.
6. Civil law deals with disputes between two or more individuals. Constitutional law deals with the rights of individuals as guaranteed by the United States Constitution and the Bill of Rights. Contract law deals with contracts or agreements between two or more parties. Criminal law deals with crimes.

3E5-3E6

1a. traffic violation
b. class C misdemeanor
2a. disorderly conduct
b. class C misdemeanor
3a. abuse of 911
b. class B misdemeanor
4a. arson
b. first-degree felony
5a. tampering with government documents
b. class A misdemeanor or third-degree felony
6a. burglary
b. second-degree felony
7a. bribery
b. second-degree felony
8a. sending chain letters
b. class B misdemeanor
9a. aggravated perjury
b. class A misdemeanor
10a. murder
b. felony – degree depends on the manner in which the murder occurred
11a. gambling
b. class C misdemeanor
12a. bigamy
b. third-degree felony

UNIT 4

Communication Skills

📖 = Text

📋 = Teaching Strategies

✏ = Learning Activities

📽 = Transparency Masters

✓ = Answers to Learning Activities

Notes

UNIT 4

Module A

Verbal and Nonverbal Communication

Take time to read between the lines.

Communication is used daily by everyone, although everyone may not communicate effectively. As students continue their education and/or enter the job market, the ability to communicate effectively will be imperative. Your students need to be able to use appropriate language, listen to instructions, take effective notes, write letters, and ask meaningful questions. A person's credibility and competency are often judged by his or her use of language, spoken or written.

The use of telephones, fax machines, computers, and other media enable people to communicate without being in the same room or even the same country. These types of communication limit feedback and body language. Therefore, messages must be carefully, clearly, and simply written or spoken to be understood.

Your students may not realize why they need communication skills. As you share with them the importance of communication, you give them insight into the requirements and challenges that await them in the future.

Being able to communicate ideas and understand others is a basic factor in developing and sustaining human relationships. ***Communication*** is the process by which ideas, feelings, and information are shared. It involves the skills of listening, speaking, and writing. In order for communication to occur, a message must be sent and received. Therefore, the sender and receiver are both vital to the communication process.

Communication involves the skills of listening, speaking, and writing.

Communication is influenced by various factors including the attitudes, personalities, perceptions, ideas, sensitivities, and communication skills of the sender and receiver. Through communication, people share ideas, exchange information, give or receive advice, and relate feelings.

Notes

Basic to all communication is self-concept. A person must understand himself or herself before he or she can communicate effectively with others. Self-concept affects how and what is communicated, and communication affects self-concept.

Communication constantly occurs between people verbally or nonverbally. Each time a person speaks or acts, she or he sends a message to others. Facial expressions, appearance, and gestures all send certain messages. These messages must be sent in a way that the receiver will understand in order for communication to be effective. Individuals succeed in effective communicating only when messages are received and interpreted correctly.

TYPES OF COMMUNICATION

Individuals spend approximately 70 percent of each day communicating whether it be speaking, listening, reading, or writing.

It is important for individuals to possess good communication skills. Research has shown that individuals spend approximately 70 percent of each day communicating whether it be speaking, listening, reading, or writing. Approximately 42 percent of each day is spent listening, 32 percent of each day is spent speaking, 15 percent of each day is spent reading, and 11 percent of each day is spent writing.

Listening

Listening is a communication skill that is often overlooked. It is one of the most difficult skills to learn. Messages must be sent as well as received for communication to occur. Therefore, communication fails when a person does not listen to the message sent. The ability to receive a message is as important as the ability to send a message.

Listening is not the same as hearing. Both hearing and listening use the ear, but listening involves understanding what is heard. Reasons people do not listen include the following:

- distracting interruptions such as noises from outside
- thinking about something else
- disagreeing with what the speaker has to say
- assuming what the speaker will say
- having difficulty hearing the speaker
- misunderstanding the speaker's words
- being distracted by the speaker due to mannerisms, tone of voice, or other

The two basic methods of listening are passive listening and active listening. In ***passive listening***, an individual receiving information refrains from presenting his or her own views or opinions and encourages others to share their feelings and ideas. For example, an individual may reply with phrases such as, "I see" or "Really" when listening. ***Active listening*** is usually more effective than passive listening and requires the listener to understand what the speaker actually means. In active listening, the listener repeats what the speaker says to make sure the content of the message is clearly understood. It is important for the listener to repeat or rephrase only what the speaker says and avoid giving advice.

Notes

Listening can be improved with practice.

Listening can be improved with practice. In order to become good listeners, individuals must practice listening skills such as the following:

- Concentrate on what is being said.
- Ignore distractions.
- Establish eye contact with the speaker.
- Do not interrupt the speaker.
- Ask the speaker to explain in more detail what he or she is saying.
- Listen to the entire message rather than selected parts.
- Keep an open mind to new ideas.
- Listen for feelings that are not verbally expressed by the speaker, such as happiness, sadness, anger, or frustration.

Verbal Communication

A responsible speaker who wants to be understood strives to send a clear message to the listener. Important communication skills to master when speaking include the following:

- Use correct standard English rather than slang or casual expressions others may not understand. Use correct grammar, and develop a broad vocabulary.
- Organize the information to be presented in a logical manner in order to help facilitate understanding.
- Speak to the listener. Look directly at the listener and establish eye contact. Eye contact shows the listener that the speaker is interested in talking to her or him.
- Speak clearly and distinctly. Avoid running words together, mumbling, talking too fast, and speaking away from the listener.
- Use a courteous and friendly tone of voice when speaking. Be tolerant of other individuals' points of view, and avoid complaining and arguing.
- Avoid monopolizing a conversation by telling every detail of a story.

Written Communication

Written communication is important for school and work and everyday activities. In the workplace, written communication skills are needed for writing office memos, reports, and business letters. Many people have difficulty putting their thoughts into words. Others can communicate more easily in written communications. Writing school papers and letters and learning to take good notes in class can improve an individual's written communication skills. Reading newspapers and books also can improve writing skills.

Notes

Feedback

Feedback is the response a person gets to a message sent. It is an important factor in effective communication. Feedback is a process by which the listener and/or speaker check the meaning of a message. It assures the listener that she or he understands the speaker's message. Feedback also assures the speaker that his or her message is understood by the listener. In addition, feedback provides the speaker the opportunity to clear up a message that has been misunderstood. Examples of feedback include the following:

- active listening
- asking questions
- expressing feelings about a matter

Two-way communication occurs when the speaker and the listener both provide feedback. ***One-way communication*** occurs when the person receiving information cannot obtain feedback. Training videos and instructional manuals are examples of one-way communication. An individual cannot question the instructor of a training video or the author of a manual. An individual must use his or her own judgement to interpret the information. Misunderstanding often occurs in one-way communication.

Body Language

Communication can occur without using words. Individuals communicate many messages through their gestures and body movements. This type of communication is known as ***body language***. Each movement a person makes sends a message. The following are examples of body language:

- folded arms – defensiveness
- raised eyebrows – doubt
- slumped shoulders – fatigue
- eye-to-eye contact – desire to communicate
- facial expressions – variety of emotions such as enthusiasm or lack of, disbelief, sadness, or embarrassment

A person's body language often reveals the feeling behind a message more clearly than the words that are spoken. Furthermore, a person's body language can send a false or misleading message to the listener.

The more a person's body language and spoken words reflect the same message, the better the listener is able to interpret what the speaker means.

In order for communication to be clear, an individual's body language must agree with her or his spoken message. The more a person's body language and spoken words reflect the same message, the better the listener is able to interpret what the speaker means. For example, an individual sitting slumped in a chair and using a monotone voice to tell an exciting story sends a mixed message to the listener. The listener receives a message of excitement and a message of fatigue or boredom. In order to communicate a message clearly, the speaker should use body language that sends the same message as her or his spoken message.

Levels of Communication

Notes

Communication occurs on five distinct levels. Each level represents a different degree to which an individual reveals himself or herself to others. When people meet, they usually communicate at a low level. They use phrases such as, "How are you?" As people become better acquainted, they advance to higher levels of communication. At higher levels of communication, individuals begin to express more of their feelings and emotions.

Level five is often referred to as the cliché level since there is no sharing of emotion, and the conversation is often based on common expressions. This is the weakest level of communication.

Level four involves only a reporting of events or facts. No opinions or feelings are expressed. An example of level four would be, "Joe and John are going to the football game tonight."

Level three includes some sharing of ideas. The speaker watches for acceptance or rejection of ideas before continuing the conversation. At level two, an honest sharing of feelings and emotions occurs.

Level one consists of complete openness and honesty. This level also is referred to as peak communication. Deepest thoughts and feelings are revealed, and reactions and emotions are shared by the speaker and listener.

COMMUNICATION FAILURES

When individuals communicate, they communicate on two levels: content and relationship. When there is a breakdown on either level, communication failures can occur.

The ***content level*** refers to the actual content of the communication. The ***relationship level*** is related to how the individual views the other person, how the individual views herself or himself, and how a person views the relationship with the other person. The relationship level is greatly influenced by two factors: perception and self-disclosure.

Perception refers to how a person selects, organizes, and interprets information. Even if everyone is exposed to the same stimuli, not everyone will perceive it in the same way.

Even if everyone is exposed to the same stimuli, not everyone will perceive it in the same way.

A person's perception can be affected by a variety of factors including feelings, beliefs, opinions, past experiences, and values. Figure 4A.1 represents the relationship between these factors.

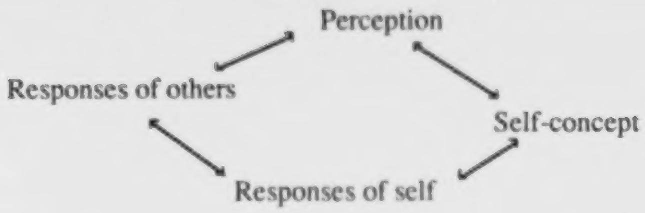


Figure 4A.1

Self-disclosure occurs when people voluntarily tell others information about themselves that others are unlikely to know or discover from other sources. Self-disclosure can occur both verbally and nonverbally. Self-disclosure is important in the development of relationships. Good relationships lead to more effective communication. Facts about self-disclosure include the following:

- Children disclose more than adolescents or adults.
- Females disclose more than males.
- Self-disclosure is reciprocal.

Perception and self-disclosure can be affected by a variety of factors that can lead to communication barriers. Differences of opinion, physical problems, mixed messages, and tuning out are examples of possible communication barriers.

Differences of Opinion

Differences of opinion occur every day. The degree of difference can be affected by how much a person decides to self-disclose. Everyone is different, and everyone looks at things differently. Some differences are healthy, while others may lead to conflict and breakdowns in communication. Discussing differences can be beneficial for helping to clarify each person's feelings or attitudes. At other times, it is best to avoid discussing a topic or situation and agree to disagree.

Missed Meanings

Missed meanings often cause communication difficulties. Individuals may use the same words as someone else, but the words may have different meanings to each individual. Words are symbolic as well as arbitrary. Words derive their meanings from the people who use them. For example, the word bad may mean distasteful or unsatisfactory to one person yet mean something really good to another. Missed meanings could distort a person's perception of what another is trying to say. Clarification of words may be necessary for effective communication to occur.

Mixed Messages

Notes

Mixed messages occur when someone does not say what he or she really means. This often can be caused by a lack of self-disclosure, which distorts the message sent to others. This affects the listener's perception of what the sender is really feeling. What someone says also can conflict with his or her body language. What an individual says should agree with how he or she feels and acts in order to avoid communication failure.

Physical Problems

Physical problems such as impaired sight and hearing affect communication. A person who is blind or has limited vision must make special provisions to communicate—primarily in regards to written communication. Braille is a method of communication that enables the blind to read.

Those with hearing problems often have difficulty speaking clearly. Thus, sign language is beneficial for communication. Difficulties often arise, however, when others cannot understand sign language.

Shyness

Shyness can contribute to ineffective communication. People who are shy generally do not like to communicate. A pleasant greeting and conversation about things that interest the shy person can help encourage communication.

Tuning Out

Tuning out occurs when people are faced with too much information at one time. Television, radio, and newspapers compete for attention and can become overwhelming. This information overload often causes people to tune out the messages being sent. People also tune out things that they do not want to hear. Teenagers often tune out certain things their teachers and parents tell them. Teenagers as well as others often practice selective listening. Selective listening occurs when a person only listens to and hears what he or she wants to hear and tunes out the other.

Tuning out occurs when people are faced with too much information at one time.

GRADES 7 & 8

Notes

- Have students read from several references about communication and its role in building positive relationships. Lead a class discussion based on the definition of the word *communication*. Emphasize the importance of communication in our daily lives and the constructive and destructive outcomes of communication. QUESTIONS: What is communication? Why is communication important in the development of positive relationships? What is constructive communication? What is destructive communication? How can a person communicate openly and honestly without alienating others? Will the pattern of communication you use with others affect the communication others have with you? Why?

- Lead students to brainstorm to identify words that communicate positive feelings and improve a person's self-concept. Some of the words might include great, fantastic, wonderful, and terrific. Have a student record the words on a large piece of paper and display the list in the classroom.

- Instruct each student to create a rap, poem, or song that illustrates the importance of good communication skills. Have a few students share projects with the class. Contact the city newspaper and/or school newspaper to discuss publishing the student projects. QUESTIONS: How is written communication used to communicate messages and ideas? How can the written word be miscommunicated? What other factors may influence the interpretation of written communication?

- Display transparency 4A3, Good Listening Practices. Lead a class discussion about the value of developing good listening skills. Explain that a message must be sent and received. Inform students that an individual spends approximately 70 percent of time communicating, either as a sender or receiver. Point out to students that a skillful listener will receive and understand the message. Have students determine the difference between hearing and listening by reviewing several references. Instruct students to report findings in a summary paragraph. QUESTIONS: Why is it important to understand a received message? How can messages be misinterpreted? How can a person avoid misinterpreted messages? Who are some individuals with excellent communication skills? How can you become a more effective listener?

GRADES 9 & 10

- Write the term *communication* on the chalkboard. Have students identify a communication term for each letter in the word. Instruct students to write a paragraph about what communication means to them. Ask volunteers to share their paragraphs with the class. QUESTIONS: What

Notes

is communication? Do all people have the same communication skills? Why? How can communication skills be improved?

- Instruct students to select a partner. Have each pair practice making positive statements to each other that communicate acceptance and appreciation. The statements should be for the following relationships: student to student, student to teacher, child to parent, and sibling to sibling. Have students share the statements with the class. Compile the statements into a list titled, "Ways To Tell a Person He or She is Important and Worthwhile." Display the list in the classroom for future reference.

- Lead students to brainstorm to identify ways communication skills can be improved. Emphasize that communication is a skill that must be developed. Point out that there are specific guidelines relevant to effective interactions between people. Have references available for students to review. Instruct each student to develop guidelines for effective communication and to summarize the guidelines in a paper. Have a few students share their papers with the class.

- Display transparency 4A1, Reasons for Not Listening. Lead a class discussion about each of the reasons. Divide the class into small groups. Have each group create a scenario for one of the reasons identified on the transparency. Ask each group to share its scenario with the class. QUESTIONS: Why is it difficult for some people to listen? How can listening skills be improved? What is the relationship between good listening skills and successful relationships?

- Lead students to brainstorm to identify ways to independently improve verbal and written communication skills. Lead a class discussion about the importance of good communication skills and how they relate to leadership skills.

- Tour a child care center or an elderly care facility to observe and interact in communication with each group. Instruct students to observe and record topics of interest for each group, words or phrases that are repeatedly used, and body language that is incorporated with the spoken message. Have students summarize their observations in a report and make suggestions that would help in enhancing the communication skills of each group. (This strategy can be integrated into a youth organization activity.)

GRADES 11 & 12

- Have students select partners. Have them share why they like each other as friends. Ask students to write brief paragraphs to share their personal feelings about this activity. Point out to students that positive communication leads to open and honest communication. QUESTIONS: Why is open and honest communication important in everyday life? in establishing relationships? on the job? How can a person make improvements in open and honest communication?

Notes

- Lead a class discussion about people's perceptions. Emphasize that perception refers to how one selects, organizes, and interprets information. Display transparency 4A2, Perceptions. Point out to students how one's perception influences self-concept, responses of others, and responses of self. Instruct each student to create a cartoon character and a strip that reflects the idea of one's perception and its influence on self and others. Share a few of the cartoon strips with the class. Display the cartoon strips in the classroom.

- Divide the class into small groups. Instruct each group to role play for the class situations from the following list that illustrate verbal and nonverbal communication problems. Have students identify positive strategies to use in the following situations:
  - A couple trying to decide if they should date each other exclusively or start dating others.
  - Two girls who are trying out for the same part in a school play.
  - Two guys who are interested in dating the same girl.
  - A shy teenager moving into a new neighborhood and meeting new people.
  - A young person communicating with a grandparent who now shares his or her bedroom.
  - A classroom situation with someone who always plays the part of the class clown.
  - A teacher and student discussing a poor grade.

- Display transparency 4A3, Good Listening Practices. Lead a class discussion about ways to improve listening skills. Divide the class into small groups. Assign to each group some of the skills to practice. Prepare for students selected passages, stories, and poems with questions about each of the items. Instruct students to read the passages to other members of the group and to evaluate listening skills by asking the prepared questions. QUESTIONS: How can listening skills be improved? Why are some individuals better listeners? What is the relationship between listening skills and successful relationships?

- Lead a class discussion about the idea that many people can easily express themselves through oral communication but have difficulty putting the same information in writing. Point out that difficulty with written communication may cause problems when securing employment or seeking advanced degrees. QUESTIONS: How can written communication skills be improved? What are the advantages of being able to communicate in writing?

- Divide the class into groups. Ask each group to select a foreign language. Instruct each group to research the language and its history.

Notes

Ask students to prepare a few statements in the language to share with the class and to compare it to the English language. QUESTIONS: Why is learning a foreign language difficult? What are the effects on communication skills of students who do not speak English fluently? How can students help those who do not speak the English language but attend United States schools?

ANY GRADE

- Display transparency 4A1, Reasons for Not Listening. As you explain each reason, ask students to volunteer information about personal experiences they have had when these reasons have occurred. (For example, a student might remember a school assembly when he couldn't listen because he kept hearing workers' tools in the hall.) Instruct students to think of ways they could have listened better or things they could have done to have been able to listen better. Display transparency 4A3, Good Listening Practices, and lead a class discussion contrasting reasons for not listening and good listening practices. QUESTIONS: How is feedback related to reasons for not listening? How can speakers make sure they are helping listeners to be able to listen? Can the use of written communication improve listening skills? In what situations?

- Display transparency 4A2, Perceptions. Lead a class discussion about the differences in people's perceptions and how perception is affected by a variety of factors. Write a few words on the chalkboard, and have each student write one definition for each word. Words could include the following:
  - bad
  - gross
  - suit
  - main
  - lose
  - neat

  Instruct students to share their definitions with the class. Have a volunteer look up the words in the dictionary and read the various definitions. QUESTIONS: Why are there different meanings for words? How do perceptions influence communication?

- Display transparency 4A4, Words to Know. Lead a class discussion to assist students in defining the terms. Instruct students to record the definitions and to write an example for each term. Ask student volunteers to share their examples with the class. QUESTIONS: What is communication? How do students' communication techniques influence positive communication with friends? family members? teachers? How can communication skills be improved? What is the relationship between effective communication skills and successful relationships?

Notes

- Lead students to brainstorm to identify a list of communication habits that promote friendship. Some of these habits might include the following:
    - being an attentive listener
    - being honest
    - sharing feelings
    - sharing facts
    - comparing ideas
    - keeping a positive voice tone
    - avoiding harsh remarks
    - using appropriate body language

  Ask volunteers to use the ideas from the list to create a communications bulletin board.

- Show students the videotape, *Are You Listening?*, available from the Home Economics Curriculum Center, Texas Tech University, Lubbock, Texas. Have students select a partner. Instruct the pairs to select a component of the videotaped program to illustrate for the class through role play or oral presentation. Encourage students to adapt the information to a real-life scenario. Have students share their presentations with the class. Evaluate the presentations for originality, creativity, and the students' ability to transfer knowledge.

- Write the terms *passive listening* and *active listening* on a flip chart. Have students determine a definition for each term. Prepare an illustrated discussion that allows for examples of both passive and active listening. Instruct students to select a partner to practice each type of listening skill.

- Lead a class discussion about verbal communication. Emphasize that when a person is speaking to others, it is his or her responsibility to send a clear message to the listener. Display transparency 4A5, Verbal Communication, to assist in illustrating good communication skills. QUESTIONS: Why are verbal communication skills important? How can verbal communication skills be improved? What is the relationship between good verbal communication skills and success in a relationship?

- Have a student volunteer give oral instructions on how to construct a simple design or line drawing. Do not allow students to ask questions during the instructions, and do not allow the volunteer to repeat instructions. Ask students to share their drawings with the class. Lead a class discussion about the ways verbal communication can be improved. QUESTIONS: What frustrations did you have in completing the drawing? How can verbal communication be confused? What would a sender have to do in order to improve verbal communication?

- As a cooperative learning experience, instruct students to prepare a communications lesson to be taught to children in grades two through

Notes

five. Have designated group leaders assign responsibilities to group members so that each has a specific task. Point out to students that the lesson should contain factual information and techniques to effectively communicate with peers, family members, and others. Evaluate on appropriateness of content for the grade level, creativity, enthusiasm, and participation of group members. Arrange to have the elementary schools in your district participate in this activity. Notify the community newspaper for coverage of this learning experience. (This strategy can be integrated into a youth organization activity.)

- Divide the class into groups. Have each group research one of the topics from the following list.
  - Assertive Communication versus Aggressive Communication
  - Communication Failures
  - Feedback
  - Levels of Communication
  - Listening Skills
  - Nonverbal Communication
  - Written Communication

  Instruct each group to prepare an oral and written presentation that summarizes its research.

- Prepare a brief game of charades that allows students to act out important events in school or American history. Lead a class discussion about the significance of body language as a form of nonverbal communication. Emphasize that in order for communication to be clear, an individual's body language must agree with his or her spoken message. For examples of body language, show to students excerpts of the videotape, *Are You Listening?*, available from the Home Economics Curriculum Center, Texas Tech University, Lubbock, Texas. QUESTIONS: How can body language be misinterpreted? Why is it important for body language to agree with the spoken message?

- Divide the class into five groups. Assign each group one of the five levels of communication to role play. Display transparency 4A6, Levels of Communication, to assist in the explanation of each level. Have each group perform its role play for the class. QUESTIONS: What are the five levels of communication? Which level of communication is found most often in a school setting? at home communicating with parents? at home communicating with friends? What is the relationship between self-disclosure and level one?

- Lead a class discussion about how communication can fail. Divide the class into groups and have each group conduct research on failures in communication. Have students relate failed communication by giving relevant examples. One suggestion for a mixed message might include writing the dialogue for an adolescent refusing to participate in sexual activity or drug-related activity. Topics for students to investigate include the following:

Notes

- content and relationship levels
- a person's perception
- self-disclosure
- differences of opinion
- missed meanings
- mixed messages
- physical problems
- shyness
- tuning out

Instruct students to summarize the research in a two-page paper. Encourage students to include examples in the paper. Share a few of the papers with the class. Evaluate this activity for content, writing style, clarity, and ability to apply knowledge to creating examples. QUESTIONS: How can communication fail? What steps can be taken to prevent failure in communication?

DIRECTIONS: The following statements are related to verbal and nonverbal communication. Fill in each square block using the scrambled words. Unscramble the circled letters to fill in the blank for the summary statement at the end of the activity.

1. A state in which an individual refrains from presenting his or her own views or opinions and encourages others to share their feelings and ideas.
SISAEPV TNENLSIGI

☐☐☐☐☐☐☐ ○☐☐☐☐☐☐☐☐

2. How a person selects, organizes, and interprets information.
RCPITENOPE

☐☐☐☐☐☐○☐☐☐

3. A factor that could contribute to failed communication.
HYNSESS

☐☐☐☐☐○☐

4. Communication skills needed for writing office memos, reports, and business letters.
TRITNWE

☐☐○☐☐☐☐

5. Something that can affect an individual's listening skills.
TACTIODSIRNS

☐○☐☐☐☐☐☐☐☐☐☐

6. A type of communication that involves communicating messages through gestures and body movements.
DOYB ANGULGAE

☐☐☐☐ ☐☐○☐☐☐☐☐

7. Communication that assures the speaker that his or her message is understood by the listener.
BEDAFKCE

☐○☐☐☐☐☐☐

8. The actual content of the communication.
TTNOCNE EVLEL

☐☐○☐☐☐☐ ☐☐☐☐☐

9. These are sent when a person does not say what he or she really means. These create the possibility of failed communication.
XDEMI SEMGASES

☐☐☐☐☐ ☐☐☐☐☐○☐☐

SUMMARY STATEMENT:

The ability to receive a message is as important as the ability to send a massage. Therefore, good

____________________ skills are necessary for every individual.

DIRECTIONS: The following activity will review the important concepts and terms related to verbal and nonverbal communication. Place the letter of the item that best completes each statement or answers each question in the blank to the left of the item number.

______ 1. Attitude, personality, perception, ideas, and sensitivity are all influences of
- A. communication skills.
- B. development of friendships.
- C. successes in school.
- D. establishing independence.

______ 2. The process by which the listener and/or speaker check the meaning of a message is the definition of
- A. two-way communication.
- B. active listening.
- C. feedback.
- D. relationship level.

______ 3. ______ is when the listener understands what the speaker means and repeats what the speaker says to make sure the content of the message is clearly understood.
- A. Feedback
- B. Active listening
- C. Passive listening
- D. Perception

______ 4. ______ refers to how a person selects, organizes, and interprets information.
- A. Passive listening
- B. Perception
- C. Active listening
- D. Feedback

______ 5. How an individual views another person, how the individual views himself or herself, and how a person views the relationship with the other person.
- A. perception
- B. passive listening
- C. content level
- D. relationship level

______ 6. Communication failure might include
- A. mixed meanings.
- B. shyness.
- C. physical problems.
- D. all of the above.

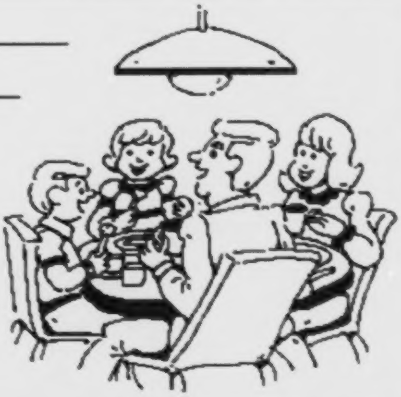
______ 7. An honest sharing of feelings and emotions occurs in communication level
- A. one.
- B. two.
- C. three.
- D. five.

_____ 8. Cara is listenng to an audiotape of a spanish lesson. What form of communication is she engaged in?
A. feedback
B. two-way communication
C. passive listening
D. one-way communication

_____ 9. An important communication skill to master when speaking is
A. using correct English rather than slang or casual language.
B. keeping an open mind.
C. reading newspapers and books.
D. thinking about something else.

_____ 10. Niko arrives home from school and a parent/guardian asks how his day was. With his head hanging down, he responds by saying, "Terrific." What type of failed communication is this?
A. tuning out
B. difference of opinion
C. mixed message
D. missed meaning

DIRECTIONS: **Part A:** Write a paragraph that describes how you feel about communicating with your parents.



Part B: Identify five ways to improve communication with your parents.

1.

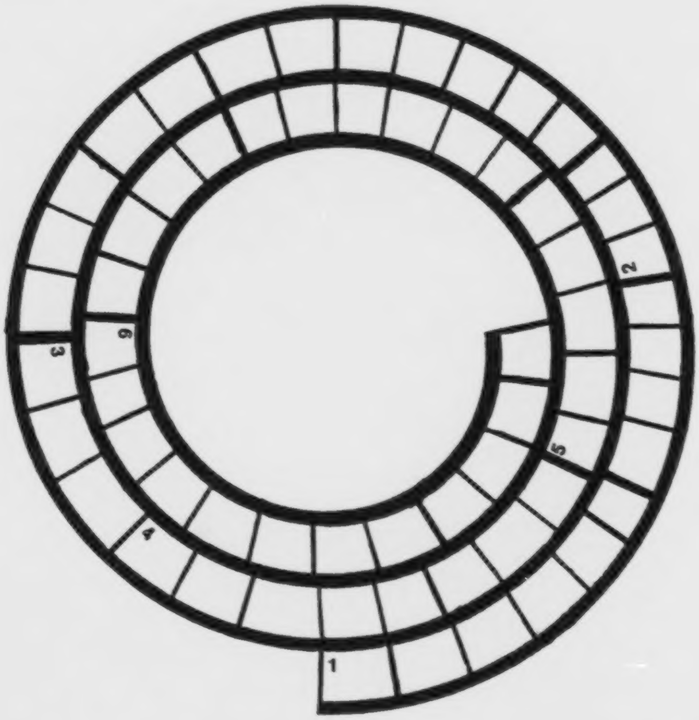
2.

3.

4.

5.

DIRECTIONS: To review the ways that communication influences relationships, complete the following activity. Read each statement below the puzzle. Then, write the missing word beside the corresponding item number in the spiral puzzle.



1. A person's ______ can be affected by a variety of factors including feelings, beliefs, opinions, past experiences, and values.

2. ______ can occur verbally and nonverbally and is an important component in building strong relationships.

3. People who are generally ______ have difficulty communicating and thus communication may fail.

4. ______ provides the speaker the opportunity to clear up a message that has been misunderstood. This is important when two-way communication occurs.

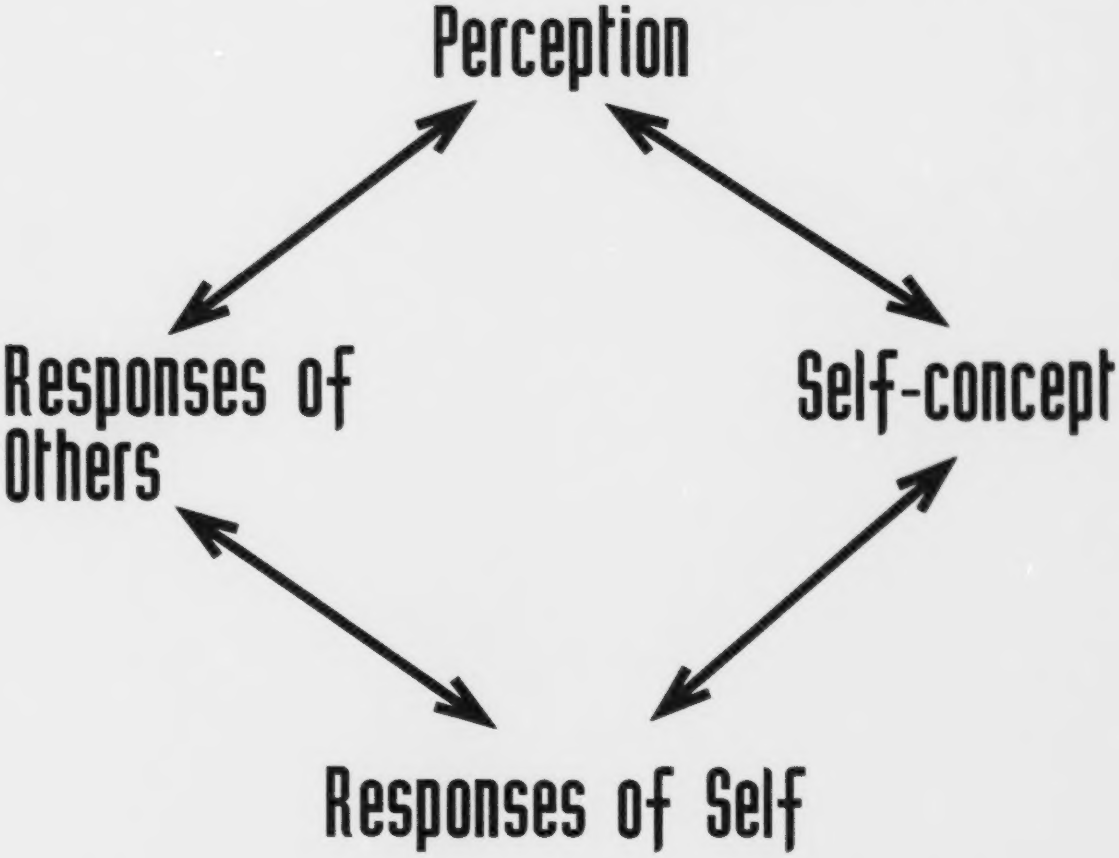
5. When a person is involved in two-way communication, ______ ______ skills are essential if effective communication is the primary goal.

6. A person's ______ ______ often reveals the feeling behind a message more clearly than the words that are spoken.

Reasons for Not Listening

- Being distracted by interruptions such as noises from outside
- Thinking about something else
- Disagreeing with what the speaker has to say
- Assuming what the speaker will say
- Having difficulty hearing the speaker
- Misunderstanding the speaker's words
- Being distracted by the speaker due to mannerisms or tone of voice

Perceptions



Perception

Responses of Others

Self-concept

Responses of Self

GOOD LISTENING PRACTICES

- ☞ Concentrate on what is being said.
- ☞ Ignore distractions.
- ☞ Establish eye contact with the speaker.
- ☞ Do not interrupt the speaker.
- ☞ Ask the speaker to explain in more detail what he or she is saying.
- ☞ Listen to the entire message rather than selected parts.
- ☞ Keep an open mind to new ideas.
- ☞ Listen for feelings that are not verbally expressed by the speaker, such as happiness, sadness, anger, or frustration.

Words to Know

Communication is the process by which ideas, feelings, and information are shared. It involves the skills of listening, speaking, and writing.

Listening is understanding what is heard.

Passive Listening occurs when an individual refrains from presenting his or her own views or opinions and encourages others to share their feelings and ideas.

Active Listening requires the listener to understand what the speaker actually means. An active listener repeats what the speaker says to make sure the content of the message is clearly understood.

Feedback is the response a person gets to a message sent.

Two-way Communication occurs when the speaker and the listener both provide feedback.

One-way Communication occurs when the person receiving information cannot obtain feedback.

Body Language is communicating messages through gestures and body movements.

Perception is how one selects, organizes, and interprets information.

Self-Disclosure occurs when people voluntarily tell others information about themselves that the other party is unlikely to know or discover from other sources.

Verbal Communication

Use correct grammar and develop a broad vocabulary.

Speak to the listener.

Speak clearly and distinctly.

Use a courteous and friendly tone of voice when speaking.

Avoid monopolizing a conversation by telling every detail of a story.

4A5

Levels of Communication

Level 1

Deepest thoughts and feelings are revealed. Reactions and emotions are shared by the speaker and listener.

Level 2

An honest sharing of feelings and emotions occurs at this level.

Level 3

Some ideas are shared. The speaker watches for acceptance or rejection of ideas before continuing conversation.

Level 4

No opinions or feelings are expressed in this level. Events or facts are reported.

Level 5

There is no sharing of emotion in this level, and conversation is often based on common expressions. This is the lowest level of communication.

4A1-4A2

Notes

1. passive listening
2. perception
3. shyness
4. written
5. distractions
6. body language
7. feedback
8. content level
9. mixed messages

SUMMARY STATEMENT: listening

4A3-4A4

1. A
2. C
3. B
4. B
5. D
6. D
7. B
8. D
9. A
10. C

4A5

Part A
Answers may vary according to students' feelings.
Part B
Answers may vary.

4A6

1. perception
2. self-disclosure
3. shy
4. feedback
5. active listening
6. body language

Notes

UNIT 4

Module B

Leadership

Take time to read between the lines.

Skills in leading and following are valuable life skills. Everyone needs valuable leadership skills at various times during their lives. Utilizing leadership skills creates confidence and self-esteem—two characteristics today's youths need. Leadership skills incorporate the abilities to understand others; communicate effectively; make and manage decisions; and work cooperatively with individuals of varying backgrounds, personalities, and ideals.

In all groups there are leaders and followers. Whether the leader of the group or not, all should acquire leadership skills in order to participate effectively in group situations. It is almost impossible to go through life without being associated with a group of some type whether civic, social, religious, or in an occupational situation. People who are leaders in one situation may become followers in another situation. Acquiring skills to become an effective leader enables one to become a more effective follower. Learning and developing leadership skills will enable students to become more self-directed and productive in society.

Everyone will need leadership skills at some time in his or her life. ***Leadership*** refers to the ability to direct, guide, or influence other people. ***Leadership skills*** refer to the ability to accomplish goals by guiding or directing the actions of other people. Leadership skills are required on many jobs. Those who handle fund-raising or other committee tasks for a club, religious group, civic organization, or social organization need leadership skills. Serving on a school board or a city council, advising a scout troop, coaching a sports team, planning a high school reunion, and completing many other activities require leadership skills.

Notes

Leaders are not born. Leaders are developed almost completely by their own effort.

LEADING OTHERS

Leaders are not born. Leaders are developed almost completely by their own effort. Leadership is not a trait that one individual has and another does not. Leadership is a learned behavior that anyone can improve with study and application. An individual can be a leader if he or she has the determination to develop the abilities that make a leader.

Leadership Styles

Depending on their personalities, individuals may be democratic, authoritarian, or laissez-faire leaders. The three leadership styles are described below.

Characteristics of a ***democratic*** leader include the following:

- allows free flow of ideas
- shapes groups with regard to consensus opinion
- keeps group focused
- makes decisions and determinations based upon group's consensus
- motivates group members
- is friendly and sociable
- allows group members to feel they can do tasks their own way

Characteristics of an ***authoritarian*** leader include the following:

- is firm, demanding, and direct
- dictates group activity
- does not accept the ideas of others
- demands group members perform tasks quickly and efficiently
- causes unhappy relationships to develop
- uses power to influence others to carry out ideas

Characteristics of a ***laissez-faire*** leader include the following:

- is less structured than democratic
- does not direct group activity
- allows group members to do whatever they want
- produces groups that are not very productive
- stays on the same level as the group

Effective Leadership

Being an effective leader does not mean commanding others to do tasks. The person who commands others usually encounters problems. Many people become resentful when they are controlled. Resentful individuals may be inclined to complete only assigned work and never volunteer for additional assignments.

Most individuals want to be led. It is important to remember that a ***leader*** is a person whom other people want to follow. A ***boss*** is a person whom other people follow because they have no choice. The best leaders have well-developed human relations skills and are able to motivate others. Effective leadership depends on understanding and caring about oneself and others.

Notes

The best way to learn about leadership is to lead. To lead does not mean to dominate. To lead, an individual must have the desire to serve, to achieve goals, and to leave things better than they were found. To be an effective leader, an individual must study leadership. Five steps an individual can take to become a good leader are as follows:

1. Study the qualities of recognized good leaders.
2. Study oneself. Determine weak and strong characteristics.
3. Develop oneself as a good follower. Individuals who cannot obey cannot direct.
4. Study the organization of various groups.
5. Follow a definite plan for leadership training and improvement.

The six general leadership skills necessary to perform leadership roles and tasks include the following:

1. understanding self
2. relating to others
3. communicating effectively
4. learning/sharing
5. managing and making decisions
6. working with groups

Responsibilities of Leaders

Leaders are needed in clubs, communities, and governments. The key to developing leadership ability is a desire to serve others. By focusing on helping other people, individuals gain qualities needed for leadership. The function of a leader is to organize the activities of a group toward the accomplishment of a goal or project. Responsibilities of leaders include the following:

- be prepared to lead
- have a sense of mission
- have a sense of responsibility
- be a self-starter
- be a director, a coordinator, a dreamer, a planner, and an initiator
- understand others
- gain respect of the group members
- be willing to accept risks
- do not be content to play it safe, turn away, say nothing, do nothing, or be nothing
- have a willingness to lead

Being a responsible leader does not mean telling others what to do or doing all of the work oneself. A responsible leader knows how to handle and deal with different types of people, how to motivate oneself and others, and is able to work with others. Recognizing the efforts of group members also is an important responsibility of a leader. Recognition improves self-

Notes

Recognition improves self-concepts, increases self-esteem, and often provides the motivation for others to become involved again.

concepts, increases self-esteem, and often provides the motivation for others to become involved again.

Characteristics of Leaders

Leadership traits often admired by people include poise, confidence, effective communication skills, ability to think clearly, and maturity. Leadership characteristics help people function in society as useful and productive citizens. Figure 4B.1 identifies characteristics of good leaders.

Characteristics of Good Leaders

- well prepared – know leadership takes work as well as practice
- group minded – regard selves as part of the group and are guided by the group's wishes
- like others – respect individuality
- poised – do not let things irritate them
- have humility – are confident and realize own shortcomings
- hard workers – do not ask others to do something that they are not willing to do themselves
- responsible – keep their word and complete assigned duties
- cooperative – know how to work with others and enjoy it
- enjoy fun – enjoy the simple as well as the big things in life
- have vision – can help others in the group to learn and grow through group activities
- clear – learn to express themselves effectively
- proud – take pride in being leaders and earn the respect of others
- neat – remain neat in dress and personal appearance
- courteous – use "please" and "thank you" often
- think ahead – know members' opinions and are ready for changing situations
- set goals – set realistic and challenging goals
- take advice – listen to other members' suggestions, but think on their own
- look at facts – analyze the facts before making decisions
- planning skills – use them to make the most effective use of time

(From Leadership of Youth Groups, Youth Department, Farmland Industries, Kansas City, MO)

Figure 4B.1

EFFECTIVE GROUP MEMBERS

Notes

Effective leaders understand groups. Being an effective group member is leadership. Individuals today become members of groups or associations for a variety of reasons. People live, study, worship, and usually work in groups. Group action is often the best and most democratic way to accomplish goals. Many types of work simply cannot be done by one person, so group action is essential.

Many types of work simply cannot be done by one person, so group action is essential.

Functions of Group Members

A ***group*** consists of two or more individuals working together to achieve a goal. People gathered merely to watch a football game are an ***aggregation*** or a mass of varied persons. The people playing on the football team are a group. There is a difference between a mob and a group. A mob breaks down each individual's self-control and substitutes mass emotion. A group builds up an individual's personality and makes her or him aware of interacting with others for positive purposes. The following characteristics are necessary to be classified as a group:

- All group members must have awareness of unity.
- Interpersonal relationships must exist so that members have a chance to contribute, to learn from, and to work with others.
- Members must have the ability to act together to accomplish a common goal.

An effective group member has the following characteristics:

- Sensitive to own needs
    - recognizes own needs but does not try to meet them at the expense of others
    - shares ideas, honest feelings, and differences with the group
    - is ready to change own ideas without emotional upset
    - does not dominate or monopolize meetings
    - recognizes the value of another group member even though she or he does not like the member personally
- Sensitive to other group members' needs
    - is aware of and ready to try to understand others' needs
    - encourages fulfillment of others' needs
    - encourages others to participate
- Sensitive to group needs and goals
    - is ready to assume responsibilities
    - recognizes the importance of being objective
    - is willing to abide by group decisions
    - is flexible and assumes the roles demanded by the group

Leadership Opportunities in Groups

Many organizations provide good opportunities for individuals to practice leadership skills and to gain leadership experience. Most activities and projects in organizations include the following five categories:

Notes

- civic
- fund-raising
- professional
- service
- social

Many leadership opportunities are available to group members in various activities and projects. Specific leadership opportunities in these various activities and projects include the following:

- assigning duties and tasks
- coordinating specific parts of activities or projects
- creating posters or ideas
- delegating tasks
- directing activities
- planning activities
- organizing plans
- volunteering to help when needed

Civic activities may be conducted to serve both the school and the community. Activities could include a cleanup day at the school or local park and participation in fairs and other community events.

Fund-raising refers to the act of soliciting money for an organization. Fund-raising projects are needed to finance the activities of an organization. Service projects and social functions also may require fund-raising.

Professional activities are intended to enhance the professional improvement of the organization's members. They include activities and programs related to a particular field. They help members improve and expand their knowledge and skills. Activities include job fairs, employer-employee banquets, and learning tours.

Service activities involve projects that emphasize sharing. Members are encouraged to share their time, energy, and talents to help others. Examples include having canned food drives to help feed the hungry, playing musical instruments at a nursing home, or working with Special Olympics.

Social activities are an important part of many organizations. Social activities allow members to meet other members, make new friends, and associate with those who have similar needs and interests. Social activities include dances, parties, and socializing before or after organization meetings.

Examples of effective group participation include attending meetings, supporting and participating in club activities, learning parliamentary procedure, serving on a committee, and holding an office.

Not every group member can be president. However, an effective member of an organization may participate in many ways. Examples of effective group participation include attending meetings, supporting and participating in club activities, learning parliamentary procedure, serving on a committee, and holding an office. Taking an active role as a group member can help a person develop leadership skills.

GRADES 7 & 8

Notes

- Write the words *leaders* and *followers* on the chalkboard or overhead projector. Define each. Lead a class discussion on the importance of leaders and followers. QUESTIONS: How can people be both leaders and followers? Give examples. Why are leadership skills important for both? Can leadership skills be developed or must one be born with leadership skills?

- Display transparency 4B1, Leadership Skills, and lead a class discussion regarding the skills necessary to perform leadership roles. QUESTIONS: How can developing leadership skills help a person be a better worker? How can developing leadership skills help a person be a better citizen? How are these skills important for performing leadership roles and tasks?

- Have students plan and develop a bulletin board or display advertising various student organizations available at school. Bulletin boards or displays may be done individually or in groups. The bulletin board should encourage students to take an active role in school organizations.

- Display transparency 4B2, Effective Group Members Are..., and emphasize the importance of these characteristics. Explain how groups cannot perform effectively if their members do not participate effectively. Have students write a paper about an experience they have had as a group member or about an experience they have heard about. Have volunteers share their papers with the class.

- Write the term *leadership* vertically on the chalkboard or overhead transparency. Have students identify a term related to leaders or leadership for each letter in the word *leadership*. Instruct students to write a paragraph about what leadership means to them. Ask volunteers to share their paragraphs with the class. QUESTIONS: What is leadership? Do all people have leadership skills? Why? Can individuals learn leadership skills? Why are some individuals better leaders than others?

GRADES 9 & 10

- Write the word *leadership* on the chalkboard or overhead projector. Instruct students to brainstorm to develop their own definitions of leadership. QUESTIONS: What characteristics do typical leaders have? What responsibilities do leaders have? What does it take for a leader to be successful?

- Divide students into small groups. Instruct each group to describe situations illustrating various traits of good leaders and poor leaders. Have students role play one or more of the situations in class. QUES-

Notes

TIONS: What personality traits do good leaders have? poor leaders? Do leaders have certain physical traits? Do the personalities of group members affect the effectiveness of the leader? Why?

- Display transparency 4B2, Effective Group Members Are.... Lead a class discussion about how a person can be a supportive follower. QUESTIONS: What does it take for a group to be successful? How can people be both leaders and followers? Can one effective group member help a group be successful? How?
- Display transparency 4B3, Leadership Styles, and describe the characteristics of each of the three styles. Divide the class into groups. Assign each group one of the three leadership styles. Instruct groups to role play a situation illustrating the leadership style. Each role play situation should include a group situation, a leader, and interaction between the two. Following each group's presentation, have an elected group leader summarize the role play.

GRADES 11 & 12

- Lead a class discussion to define the concept of leadership. QUESTIONS: Can anyone be a leader? What is the most effective leadership style? in all situations? Why is it important to be a supportive follower?
- Draw a three-column chart on the chalkboard or overhead projector. Title the columns Democratic, Authoritarian, and Laissez-faire. Lead a class discussion regarding leadership styles. Have volunteers list characteristics of leaders in the appropriate columns. QUESTIONS: How might a group led by an authoritarian leader react? In what situations would an authoritarian leader be beneficial? a democratic leader? a laissez-faire leader?
- Invite the school counselor to discuss with the class some of the student organizations at school. Help students prepare questions prior to the presentation. QUESTIONS: What are things you can do as an active member of an organization or club? How does one become a member of an organization? What expenses are involved? What will students gain from being a member of the different organizations?
- Display transparency 4B5, Characteristics of a Good Leader. Lead students to brainstorm to identify examples that illustrate each of the characteristics.

ANY GRADE

- After discussing group members and student organizations, lead students to brainstorm what it takes for an organization to be successful.

Have each student interview a different leader. Leaders could include presidents or other officers of school or civic organizations. Have students write a one-page report summarizing what they learned from the interview. Interview questions could include the following:

- What is the purpose of the organization?
- How many members are in the organization?
- How many members are active in the organization? inactive?
- What has the organization accomplished in the recent year?
- What does the organization plan to accomplish in the following year?

Notes

■ View transparency 4B4, Effective Group Participation. Have students write a paper or give an oral report about their participation in organizations. QUESTIONS: What organizations are you a member of? What are things you have done as an active member of a club or organization? Are you active in all of the organizations that you are a member of? Why? What do you like about the organization? dislike? What leadership skills have you acquired by being a member of a particular organization? For people who are not members of clubs or organizations, why do they choose not to join? What are the benefits that they miss?

■ Display transparency 4B3, Leadership Styles. Instruct each student to form three columns on a sheet of paper, heading the columns with the three styles listed on the transparency. As you identify characteristics of each style, instruct students to categorize the characteristics in the appropriate columns on their papers. Use the information from the columns to lead a class discussion on leadership styles. QUESTIONS: Do you usually respond better to one particular leadership style? How does the leader's style affect your response to a group? How is group satisfaction related to leadership style?

■ Lead students to brainstorm and create a list of school organizations. Have each student select an organization and attend a meeting or group activity to observe and report on member involvement. Instruct each student to write a paper that describes his or her feelings about the observation. Ask a few students to share their papers with the class. Integrate the students' ideas into a class discussion about member participation in groups.

■ Arrange to have a panel discussion made up of individuals who are in leadership positions. Guide students in preparing questions for the panel in advance.

■ Divide the class into groups. Have groups choose a famous leader to research and write a report about. Have groups research to discover the person's leadership style, effectiveness, strengths, and weaknesses. Other information about the leader such as cultural background, places the person lived, occupation, family, and contributions made to society should be included. Have student use library resources such as maga-

Notes

zine articles, encyclopedias, biographies, and dictionaries. Instruct groups to give oral reports on their leaders so that all students can learn.

- Instruct students to prepare and direct a debate about which leadership style is most effective. Have students present the debate in class. Following the debate, instruct students to write a paper summarizing the outcome of the project. Ask a few students to share their summaries with the class.
- Prepare a cooperative learning experience that will give student groups the opportunity to write, produce, and present instructional materials to be used for leadership training and development. Use transparency 4B6, Steps to Becoming a Good Leader, as a basis for development of the materials. Ask each group to present a finished product to the class. Instruct each student to write a paragraph that summarizes his or her feelings about the project. (This strategy can be integrated into a youth organization activity.)
- Display transparency 4B6, Steps to Becoming a Good Leader. Lead a class discussion about each step. QUESTIONS: What are some qualities of good leaders? How does studying oneself help one become a good leader? Why is it said that individuals who cannot obey cannot direct? How does studying the organization of groups help you become a better leader? What might be included in a plan for leadership training and improvement?
- Display transparency 4B7, Key Words. Have students write a futuristic paragraph about themselves using at least two of the words from the transparency. Have a few students read their paragraphs in class. Evaluate the paragraphs on correct use of the terms and written communication skills.

DIRECTIONS: The following statements are related to leadership. Fill in each blank using the scrambled words. When all words are unscrambled, use the circled letters and unscramble them to fill in the blank for the summary statement at the end of the activity.

1. The ability to direct, guide, or influence other people.
   PHDLAEEISR

   ○☐☐☐☐☐☐☐☐☐

2. Leaders that are firm, demanding, and direct.
   IATOAUHTIRNRA

   ☐☐☐○☐○☐☐☐☐☐☐☐

3. A person whom other people follow because they have no choice.
   SOSB

   ☐☐○☐

4. A person who organizes the activities of a group toward the accomplishment of a goal or project.
   EDARLE

   ☐☐☐☐○☐

5. Two or more individuals working together to achieve a goal.
   UOPRG

   ☐☐☐☐○

6. A mass of varied people who gather together for a specific purpose such as a football game.
   IGGNAAEGRTO

   ○☐☐☐☐☐☐☐○☐☐

7. A leader who makes decisions and determinations based upon the group's consensus.
   AMEDCIRCOT

   ○☐☐☐☐☐☐☐☐☐

9. A type of leader who produces groups that are not very productive.
   ZSSEILAAEIFAR–

   ☐☐☐☐☐○☐☐☐☐☐☐☐

SUMMARY STATEMENT:
Just like other skills,________________________________ can be learned and developed.

DIRECTIONS: **Complete the following activity to review the democratic, authoritarian, and laissez-faire styles of leadership. In the blank to the left of each item, indicate whether the style of leadership described is democratic, authoritarian, or laissez-faire.**

____________________ 1. Allows free flows of ideas

____________________ 2. Directs group activity

____________________ 3. Firm, demanding, direct

____________________ 4. Produces groups that are not very productive

____________________ 5. Makes decisions and determinations based upon group's consensus

____________________ 6. Keeps group focused

____________________ 7. Does not accept the ideas of others

____________________ 8. Motivates

____________________ 9. Allows subordinates to do whatever they want

____________________ 10. Causes unhappy relationships to develop

DIRECTIONS: To review the importance of leadership skills, complete the following activity. Write your answer to each question in the blanks provided.

What leadership skills do you possess?

What leadership roles do you have?

Write a paragraph explaining how you can improve your relationships in the groups you are a member of.

DIRECTIONS: **Imagine yourself in the following situation. Respond to the situation by answering the questions in the spaces provided. Use complete sentences.**

XYZ Club

The XYZ club elections are over, and you are the new president. You have butterflies in your stomach as you walk to the front of the room to accept the honor. As you walk by the club members you wonder why you ever ran for president at all. It had sounded like a good idea last month. You have never been the leader of any group, much less the president of one. The more you think about it the more worried you become. At the same time, however, you are excited about the prospects of the next year and what you want to accomplish.

At the first club meeting, the issue of the club fund-raiser comes up. Every year the club raises money for the local children's hospital by sponsoring a school dance. The club raised $1,500 last year and is expected to raise even more this year. You joke about hiring New Kids on the Block to play at the dance. Inside you feel scared and overwhelmed. How will you begin organizing this fund-raiser? How will you make it a success? As you look around the room, you notice Rosa. She helped organize last year's fund-raiser. Maybe she will agree to help this year. Jonathan's brother is a musician so maybe he can help with the music. Candi is president of the Art Club. Maybe she can help with the decorations. You begin to feel somewhat better knowing there are club members who can help, but will they? You know that you can't accomplish this by yourself. What should you do?

1. How can you identify the resources available to you, both human and nonhuman?

2. What leadership skills do you need to develop?

3. What decisions, if any, should you make for the group?

4. How will you utilize the members of the XYZ club to make the fund-raiser a success?

DIRECTIONS: The following activity will review the important concepts and terms related to leadership. Place the letter of the item that best completes each statement in the blank to the left of the item number.

_____ 1. Effective group members
- A. dominate meetings.
- B. are ready to assume responsibilities.
- C. try not to express their opinions.
- D. try to meet their own needs.

_____ 2. In order to be a good leader, a person must
- A. be popular.
- B. be a genius.
- C. be organized.
- D. be able to relate to others.

_____ 3. Being a responsible leader means
- A. doing all the work.
- B. telling others what to do.
- C. knowing how to deal with different people and how to motivate oneself and others.
- D. to be content, silent, and play it safe.

_____ 4. To participate in a group effectively, a person should
- A. serve on a committee.
- B. know lots of people.
- C. be outspoken.
- D. recruit new members heavily.

_____ 5. A characteristic of a good leader is
- A. being forceful.
- B. being courteous.
- C. being passive.
- D. being perfect.

_____ 6. A group member who is sensitive to other group members' needs
- A. first tries to get his or her own needs met.
- B. tries to get others to take on his or her responsibilities.
- C. is aware of and ready to try to understand others' needs.
- D. keeps ideas and feelings to herself or himself.

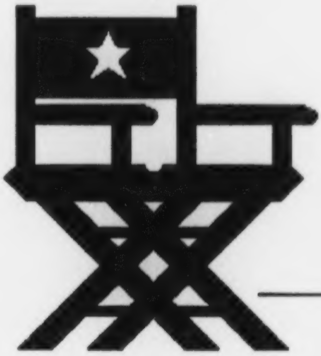
_____ 7. A leader is
- A. a person who commands others to do things.
- B. born, not made.
- C. a person whom other people want to follow.
- D. a person whom other people follow because they have no choice.

DIRECTIONS: One of the five steps you can take to become a good leader is to study yourself to determine your strong characteristics and those that need improvement. In the activity below, some of the characteristics of good leaders are listed and explained. Rate yourself on each characteristic by placing a ✓ in the appropriate box. For the characteristics you feel you need to improve, write a sentence or two explaining ways you think you can improve those areas. For the characteristics you feel are strong, write a few sentences stating why you think you are strong in those areas. By evaluating yourself honestly, you are on your way to becoming a great leader and an even greater person!

Strong	Needs Improvement	Characteristics of a Good Leader
		Able to Get Along with Others – I respect individuality.
		Poised – I do not let things irritate me.
		Have Humility – I am confident and realize my own shortcomings.
		Hardworking – I do not ask others to do something that I am not willing to do.
		Responsible – I keep my word and complete assigned duties.
		Cooperative – I know how to work with others, and I enjoy it.
		Speak Clearly – I express myself effectively.
		Courteous – I use "please" and "thank you" often.
		Set goals – I set realistic and challenging goals.
		Look at Facts – I analyze the facts before making decisions.
		Neat – I remain neat in dress and personal appearance.

Leadership Skills

- ★ *Understanding self*
- ★ *Relating to others*
- ★ *Communicating with Others*
- ★ *Learning/sharing*
- ★ *Managing and making decisions*
- ★ *Working with groups*



Effective Group Members Are...

Sensitive to Own Needs

- Recognize own needs but do not try to meet them at the expense of others.
- Share ideas, honest feelings, and differences with the group.
- Be ready to change own ideas without emotional upset.
- Do not dominate or monopolize the meeting.
- Recognize the value of other group members.

Sensitive to Other Group Members' Needs

- Be aware of and ready to try to understand others' needs.
- Encourage fulfillment of others' needs.
- Encourage others to participate.

Sensitive to Group Needs and Goals

- Be ready to assume responsibilities.
- Recognize the importance of being objective.
- Be willing to abide by group decisions.
- Be flexible and assume the roles demanded by the group.

Leadership Styles

Democratic

AUTHORITARIAN

Laissez-faire

4B3

EFFECTIVE GROUP PARTICIPATION

Attend Meetings

Support the Club

Participate in Club Activities

Learn Parliamentary Procedure

Serve on a Committee

Hold an Office

Characteristics of a Good Leader

Well Prepared

Group Minded

Able to Get Along with Others

Poised

Has Humility

Hardworking

Responsible

Cooperative

Enjoys Fun

Has Vision

Speaks Clearly

Proud

Planning Skills

Courteous

Sets Goals

Takes Advice

Looks at Facts

Neat

Steps to Becoming a Good Leader

1. Study the qualities of recognized good leaders.
2. Study oneself. Determine weak and strong characteristics.
3. Develop oneself as a good follower. Individuals who cannot obey cannot direct.
4. Study the organization of various groups.
5. Follow a definite plan for leadership training and improvement.

Key Words

leadership – *the ability to direct, guide, or influence other people*

leadership skills – *the ability to accomplish goals by guiding or directing the actions of other people*

leader – *a person whom other people want to follow*

boss – *a person whom other people follow because they have no choice*

group – *two or more individuals working together to achieve a goal*

aggregation – *a mass of varied persons*

4B1

Notes

1. leadership
2. authoritarian
3. boss
4. leader
5. group
6. aggregation
7. democratic
8. laissez-faire

Summary Statement: leadership

4B2

1. democratic
2. authoritarian
3. authoritarian
4. laissez-faire
5. democratic
6. democratic
7. authoritarian
8. democratic
9. laissez-faire
10. authoritarian

4B3

Answers will vary.

4B4

Answers will vary.

4B5

1. B
2. D
3. C
4. A
5. B
6. C
7. C

4B6

Answers will vary.

UNIT 4

Module C

Notes

Conflict Resolution

Take time to read between the lines.

Conflict usually occurs as a result of reactions to change. If not properly managed, it can potentially escalate into violence. Conflict and acts of violence are not limited to any age group and are even now occurring in places that were once considered safe, such as schoolgrounds and residential areas. In teaching this module, teachers should be aware of and sensitive to the fact that students of today, unlike those of the past, have undoubtedly already experienced and witnessed numerous conflict situations, some of which may or may not have escalated into violence.

Equipping students with skills for resolving conflict will enable them to feel more confident, more in control, and less intimidated when faced with personal and social conflict situations. Learning and applying skills for conflict resolution can be beneficial to students throughout their lives by also helping them to maintain peace within their own environments.

CONFLICT: AN INEVITABLE PART OF LIFE

Conflict is a part of life, and learning how to manage conflict is an essential life skill. Conflict permeates every level of society as can be seen in reports of wars, political differences, land boundary disagreements, national divisiveness, cultural differences, personal rivalries, and disputes between groups, co-workers, and peers.

People develop their own values, ideas, ways of doing things, and personal views about others and the world. These differences, which can vary in degree from minor to major to severe, exist not only individually but also between groups of people, such as neighbors, communities, states,

Notes

nations, races, and cultures. The fact that people are individual and unique from one another is what initiates differing opinions and allows for continued growth and diversity in the world. Growth cannot develop in any area without some conflict. If people consistently agreed and constantly were satisfied with their lives and the world as is, there would be no desire for change, improvement, and acquisition of knowledge. Life would be dull if all people thought alike.

What is Conflict?

Healthy relationships usually do not exist without some type of occasional strife.

Conflict is a disagreement or problem between two individuals or groups of individuals. Healthy relationships usually do not exist without some type of occasional strife. It takes two persons for a conflict to occur; one person has to behave in a way that causes the other person to react in a negative way. Relationships most likely suffer through conflict when attempts to prevent or alter the behaviors of others is initiated.

Conflict causes stress. Unresolved conflict can lead to stress-related physical problems such as rashes, high blood pressure, and heart attacks. Concentration can suffer, and work, home, or school can become intolerable. Sometimes stress can lead to termination of a job or even a relationship. Learning how to resolve conflicts is a very important skill to acquire in life. Proper resolution of conflicts often helps keep stress at manageable levels.

Personal feelings about conflict may determine the approach that individuals take in resolving their difficulties with others. Diversities and differences between individuals can be interpreted as negative or positive depending on whose perspective is being voiced. When managed properly, conflict situations may invoke positive effects (between disputing parties) such as the following:

- clarifying the relationship
- discovering alternative possible solutions
- opening opportunities for mutual growth and respect
- opening discussion of major issues
- releasing tension related to conflict
- encouraging usage of problem-solving techniques
- clarifying issues
- opening the door for viewpoint changes

What Causes Conflict?

People like to be around others who have similar interests and attitudes. However, even in pleasant conversations, conflict can arise when one's individual perceptions, needs, values, desires, goals, or opinions are challenged. As a result, conversations may become strained or come to a halt. It is how individuals react in such situations that determines whether conflict will develop or not. Some people take pleasure in what they would refer to as stimulating and challenging dialogues and find good arguments invigorating. Observers of persons in these type conversations may believe that a fight is in progress. However, persons who display characteristics such as the characteristics described will more than likely never allow their conversations to escalate out of control.

Notes

Developing positive relationships with individuals who challenge one's own standards may not seem to be worthwhile; however, people can learn from their differences. Even though individuals may not seek out relationships that have the capacity of developing high levels of discord, relationships such as these often are unavoidable. It is noteworthy to mention that people in the best of relationships disagree on some issues or have conflicting ways of doing things, such as what to plan for weekend activities, what type of music to listen to, and who would make the best president. These type relationships would be relationships with relatives, co-workers, customers at one's place of employment, or any number of obligatory associations.

Even though individuals may not seek out relationships that have the capacity of developing high levels of discord, relationships such as these often are unavoidable.

Difficulties arise through the clashing and mismanagement of the differences people have with one another. When a confrontation develops between two groups or a set of individuals, this does not necessarily mean that they do not have caring and loving ongoing relationships. However, specific situations and behaviors will contribute to conflict in both solid and shaky relationships. Situations that encourage conflict include the following:

- using power as a tool to control another
- using power to oppress another
- exhibiting different values and principles that prove to be offensive to another
- mistaking another person's values for preferences
- disregarding another person's values
- displaying inappropriate feelings or emotions toward another
- being fatigued, hungry, or ill
- internalizing personal conflict and expressing it in inappropriate ways toward another
- developing instability or distrust within the relationship

Stages of Conflict

Part of the process of resolving conflict is identifying which "wrung on the ladder" the conflict is sitting on. The higher on the ladder the conflict is located, the more difficult, but not impossible, it will be to resolve. Even after the stage of dissolution, persons have been known to return to one another and try to reconcile and resolve their differences one last time. By identifying how the conflict manifests itself, one has taken an important basic step to resolving the conflict. Assigning levels (or stages) of intensity to conflict helps one to gain a better understanding about how conflict can so easily progress into destruction.

By identifying how the conflict manifests itself, one has taken an important basic step to resolving the conflict.

The latent stage is the first stage of conflict. Outside signs of being in the latent stage are vague since negative feelings in this stage are not openly

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expressed. Resentment builds and simmers, so to speak. It is very doubtful that resolution will occur during this time.

The trigger stage, or the second stage of conflict, occurs when the negative feelings that have been silently simmering come to a boil or are spilled out into the open. Sometimes the trigger that causes the hidden issue to emerge is referred to as "the straw that broke the camel's back."

The clash stage, the third stage of conflict, is induced by the trigger stage. Signs of the clash stage include blowing-up, acting shocked, or attacking. Another characteristic of this stage is that individuals fluctuate back and forth from reconciliation to unproductive arguing. Positive or negative conclusions can occur during this stage. However, it is not uncommon for individuals to get caught up endlessly in this stage.

The escalation stage, or the fourth stage of conflict, is another way of describing individuals who are caught in the third stage. The only difference between the third stage and this stage is that the intensity of the conflict is increased. It is in this stage that words are often spoken that may cause permanently ingrained negative feelings to develop towards one another. However, even at this point individuals still have the capacity to move towards successful reconciliation.

The search for "allies" stage is the fifth stage of conflict and comes about from a need to validate feelings. If individuals who are experiencing conflict are married and have children, this is the stage in which children may be pulled into the crisis. Friends and other relatives might also be recruited as allies. This stage has also been referred to as the "building up of armies."

The search for fulfillment stage, the sixth stage of conflict, involves one or both parties seeking out emotional satisfaction elsewhere. It is not uncommon to see one or both persons becoming more active in other areas of their lives that do not involve the person with whom there is the conflict. This stage simply develops diversions which result in a decrease of emotional investment in the relationship.

The dissolution stage is the break-up stage or the final stage of conflict. One or both parties decides that tolerating the situation is no longer an option. Separations occur not only among married couples, but also among long-time friends and close relatives. Separation and divorce are two representative characteristics of this stage.

INDIVIDUAL REACTIONS TO CONFLICT

Since conflict will continue to be a challenge for all people throughout all stages of life, it is important to learn how to apply appropriate skills so that potentially destructive conflicts can turn into positive resolutions. In order to do this, one must develop an awareness of the characteristics of the positive reactions that lead to constructive resolutions and the negative reactions that lead to destructive resolutions. The objective is to implement the positive reactions and refrain from the negative reactions.

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Positive Reactions

Constructive conflict is properly managed conflict and results in the strengthening of relationships. Listed below are four behaviors that contribute to positive conflict management. Each of these behaviors require a specific skill. The specific skill needed to develop each positive behavior is listed to its right.

Positive Behavior	Specific Skill
• persuasion	logical reasoning
• discussion	cooperating
• negotiation	accepting trade-offs
• arbitration	welcoming a mediator

Negative Reactions

Destructive conflict — improperly managed conflict, results in the deterioration of relationships. Listed below are four negative reactions to conflict that contribute to the deterioration of relationships. These reactions are associated with specific behaviors and these behaviors are listed to the right of its negative reaction.

Negative Reaction	Related Behavior
• threatening	aggressive
• coercing	aggressive
• ignoring	avoidance/passive
• giving in	avoidance/passive

Aggressive behavior can take form through the expression of anger or the attempt to control another person and may or may not involve physical violence. Passive/avoidance behavior that is shown by arguing or giving in, may sound harmless but can be equally as destructive as aggressive behaviors.

Aggressive behavior can take form through the expression of anger or the attempt to control another person and may or may not involve physical violence.

Some people believe that conflict should be avoided at all costs. This attitude can develop during childhood as a result of strict disciplinary practices that controlled members in the household. A conflicting issue may get tucked away for later reference but instead gets carried around in the form of resentment, anxiety, frustration, and even physical illness. Passive/avoidance behavior is often displayed through signs of personal withdrawal or silent treatments toward others. These are destructive ways of handling conflict and will all ultimately cause conflict to escalate.

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PREVENTING CONFLICT

Ideally, the management of conflict should involve pre-planning strategies. Pre-planning strategies is a way of identifying and overcoming barriers before they develop into a conflict situation. Good communication skills alone can prevent conflict situations from developing.

Pre-Planning Conflict Management

Having a conflict management plan in place prior to the onset of difficulties greatly increases the probability for early and successful resolution.

Successful conflict resolution is best reached by having an agreed upon management plan in place that has previously been accepted by all those involved. Having a conflict management plan in place prior to the onset of difficulties greatly increases the probability for early and successful resolution. Obviously, use of a conflict management plan is not feasible or necessary in all conflict situations; however, it may be very effective and appropriate for use in close relationships such as marital, family, friends, and at times business associates.

Communication

Effective communication must begin with honesty in order to build a solid foundation of trust and respect from which to draw on during future struggles.

There are several forms of communication, yet all can be grouped under two simple categories: verbal and non-verbal. Proper communication, whether verbal (spoken) or non-verbal (written), is very important in the prevention of conflict related situations. Effective communication skills are not instinctual in an individual; these skills must be learned.

Mixed Messages. Many of us may see ourselves as effective communicators. Keep in mind, however, that the background experiences and cultural differences of those who receive our messages may contribute to inaccurate interpretations and mixed messages. Mixed messages can be the cause of or contribute to conflict. Communication skills that are effective in preventing mixed messages include the following:

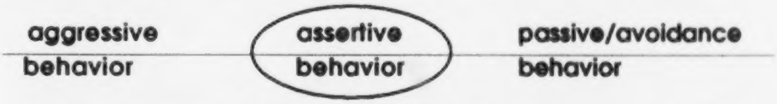
- active listening — paying undivided attention to the speaker
- paraphrasing or summarizing what the other person said
- exhibiting genuine interest in the person and what is being said
- reframing the situation into a new context by using a metaphor
- probing for additional information when deletions, generalizations, or restrictive words are used
- encouraging feedback without criticizing

Since communication skills are learned skills, this also means that non-effective types of communication can be unlearned, altered, and improved upon. In short, people can learn to maximize the effectiveness of their personal communication skills through practice. Effective communication must begin with honesty in order to build a solid foundation of trust and respect from which to draw on during future struggles.

CLARIFYING EXPECTATIONS

Effectiveness in communication is important in sustaining good relationships. So how do people make sure that they are letting others know what is expected of them and at the same time are giving others the opportunity to voice their own expectations? One way to make sure that a message is communicated accurately is to clarify with the receiver the interpretation of the message. If one is effective in communicating messages accurately, the receiver will interpret the message in the way that it was originally meant.

Clarifying expectations helps prevent misunderstanding and therefore conflict. Expectations can be clarified by encouraging individuals to learn assertive styles of behavior.



If a line were to be drawn representing a scale with the far left side labeled aggressive behavior and the far right side labeled passive/avoidance behavior, what behavior might be assigned to the center of the scale? Maintaining assertive behavior keeps attitudes from slipping towards the negative behaviors listed to the right and left sides of the scale.

Assertiveness: an Alternative to Negative Behaviors

In relationships, there is no need to resort to aggressive or passive/avoidance behaviors, both of which are extreme negative behaviors. Assertiveness simply implies that one stands up for personal beliefs and lets others know what is needed or wanted. Being assertive also involves understanding and acknowledging the needs and wants of others.

Practicing assertive behaviors is one way of dealing with differences to help avoid conflict. Like in a balance, assertiveness is the pivot or "positive centerpoint" of aggressive behavior and passive/avoidance behavior. The balance can be kept steady (or prevented from leaning toward negative behaviors) by following three steps for effective, assertive communication:

1. Acknowledge the expectations, needs, and wants of others.
2. State personal needs, wants, and expectations.
3. State personal limitations on the expectations of others.

CONFLICT RESOLUTION

Conflict resolution is a process that involves individuals working together until an agreement can be reached that is acceptable to both parties. People can increase their ability to deal constructively with conflict by being aware of and putting into practice positive behaviors and effective communication skills. Open, honest, and frequent communication helps to build a solid foundation for future interactions and shields relationships during

Notes

difficult times. Resolving difficulties through the use of effective communication skills will keep resentments from escalating and should contribute significantly to successful resolution.

Basic Principles of Conflict Resolution

Problems can occur without affecting the commitment and respect that is already present in good relationships. Renewed open discussion, lowered tensions, the ability to clarify issues, the ability to clarify relationships, displaying open attitudes toward mutual growth and respect, and the ability to discuss alternate possible solutions are all signs that a conflict situation is moving in a positive direction and on its way to being resolved.

Guidelines. What types of guidelines might help individuals manage conflict in positive ways? The application or practice of just one or two of the following strategies can help an otherwise difficult situation begin to move in a positive direction:

- Put yourself in the other persons shoes.
- Do not change the subject.
- Face the conflict without fear (do not avoid).
- Cooperate by working together toward a solution.
- Be honest about your needs and wants.
- Be flexible and willing to bend.
- Be accepting of compromises.

Styles of Conflict Resolution

Participating persons, situations specific to the conflict, and the ability of individuals to communicate all affect the choice of method used for resolving a particular conflict. There are five styles that individuals use to resolve conflict: conquering, avoiding, bargaining, fixing-up, and power-playing.

Conquering. The conquest method centers on scoring a victory, defeating the opponent, or proving right or wrong. A conflict is seen as a battle to win, a struggle to overcome, making a wrong — right. The conquest approach favors the person in authority. This approach does not seek to enhance the relationship. Persons who choose this style may be compared to sharks who use cunning force to get what they want.

Avoiding. The avoidance approach focuses on ignoring the conflict in hopes that the disagreement will solve itself in time. Individuals using this approach avoid relationships of diversity and try to turn discussions away from the issue of conflict. The avoidance approach limits relationships of diversity, postpones dealing with conflicts until they worsen, causes frustrations, and devalues relationships. Persons who choose this style may be compared to turtles who withdraw into their shells to protect themselves against unpleasant encounters.

Bargaining. The bargaining approach focuses on individuals haggling over issues related to the conflict. The bargainer sees conflict as a game of "give and take" in equal measure. Methods to resolve conflict must constantly be in place since the bargaining approach creates a cycle. Lasting peace is not possible. This approach focuses on separate but equal benefits and does not support a trustworthy, quality relationship. Persons who choose this style may be compared to foxes who are sometimes described as "compromisers."

Fixing-up. Fixing-up, otherwise known as the band-aid approach employs quick fix solutions to any conflict. This approach is rarely effective because the root conflict is never addressed and resolved. The relationship is negatively affected because the parties involved never develop an effective process to resolve their conflicts. Persons who choose this style may be compared to teddy bears that remind us of peaceful, soothing, and comforting thoughts.

Power-Playing. The power-playing approach attempts to solve conflicts based on the misuse of pre-established authority over others. Persons who make use of the power-playing approach use their roles of authority over others and make independent decisions on how conflicts will be resolved. This approach fails to acknowledge both individuals involved in the conflict. Examples of persons who might make use of this method are persons in authoritative roles, such as parent to child, employer to employee, and teacher to student. Solutions to conflicts are usually announced to subordinates and feedback is not expected. This approach places unfair advantage in the hands of the person in authority, limits the solution possibilities, and fails to develop conflict resolution strategies that might otherwise have been more beneficial.

Constructive Resolution

There are a variety of ways of resolving conflict. Change in some form has to be accepted by both parties for successful resolution to occur. This means that a certain amount of give and take must occur. Conflict resolution can only occur if both parties are willing to work together. A sure sign of a successfully resolved conflict is that both parties come away from the ordeal with a strengthened relationship. People choose different ways of resolving life's conflicts, and the following list describes five of these constructive ways:

A sure sign of a successfully resolved conflict is that both parties come away from the ordeal with a strengthened relationship.

- ***Consensus***—When both individuals are able to see each other's point of view and choose a solution that is beneficial for both of them.
- ***Concession*** — One individual loses all, while the other individual gains all.
- ***Accommodation***—Both individuals "agree to disagree." They accept differences and agree not to allow these differences grow into major problems.

Notes

- ***Compromise***—Both individuals give in and find a satisfactory acceptable agreement. The decisions are based upon a combination of their views.

Destructive Resolution

As previously mentioned, negative reactions to conflict have the capability of destroying relationships. Many types of behaviors cause relationships to deteriorate. The following list is a sample of these destructive behaviors:

- ***Attempting to prove who is right*** only extends and magnifies the conflict. Under these circumstances, the conflict centers on personal feelings and attitudes that are neither right nor wrong. Focusing on who is right will not resolve any conflict or help reach a solution to the problem.
- ***Blowing up*** or getting angry damages the relationship through held grudges and hurt feelings. Blowing up includes crying, screaming, shouting, stomping feet, or other visual declarations of feelings. The person who angers easily and forgives quickly rarely holds grudges or maintains anger. Often thoughtless words are said that are not meant. The angry outburst hurts or damages the feelings of the other person and can even result in permanent psychological injury.
- ***Bagging*** occurs when an individual saves up irritations, hurts, and anger rather than confronting issues as they develop. Bagging causes anger to build and resentment to fester. When anger is allowed to build up, individuals have difficulty focusing on the most immediate or important issues at hand, thus complicating the conflict resolution process.
- ***Personal attacking*** is another destructive way of dealing with conflict. When an individual ridicules or belittles another using harsh words rather than focusing on the problem at hand, difficulties arise in problem solving and trust is destroyed. This approach causes difficulty in problem solving and destroys trust.
- ***Lying*** is presenting false or dishonest information and will eventually damage trust and cause relationships to suffer greatly. Relationships between persons have been known to survive through serious conflicts due to the strong foundation of trust that honesty creates; therefore, lying will frequently weaken and destroy the very foundation of relationships.
- ***Deceiving*** is closely relate to lying. Deceiving is concealing or misrepresenting the truth in such a way that others begin to doubt the accuracy of information and the value systems of the other individual. By using manipulation, the deceiver tries to control imagination, feelings, needs, and knowledge of the other person.
- ***Psychological game-playing*** also damages relationships. Psychological games are interactions between individuals that appear honest but in reality have ulterior motives. Psychological games involve dishonest scheming.

CONCLUSION

Notes

It is important that information concerning the conflict be generated from individuals wanting to come to a resolution. Persons who want to resolve a conflict should try to identify each of the issues causing the conflict. Each individual should be directed to discuss thoughts related to the following:

- facts about the conflict
- desired goals
- possible obstacles
- alternative solutions
- plan for each solution
- implementation of chosen plan
- evaluation of planned results

This will help both parties to better understand and uncover information that will establish common grounds, generate solutions, consider alternative solutions, decide on the best solution, and implement ways to handle the solution. Both parties should attempt to understand and discuss each other's thoughts and feelings following the meeting. Later the solution can be evaluated by possibly having a third party provide feedback to persons involved.

Constructive conflict resolution must reach closure. Closure is the finale to conflict resolution. When closure has been reached, this means that the discussion or quarrel has ended, that a settlement has been negotiated, that both parties have come to an agreement, or that a temporary solution has been chosen and put into affect.

- Divide the class into four groups. Instruct each group to write a fictional problem to "Dear Abby" using teaching activity 4C2, Problem/Solution. Collect questions written for "Dear Abby," and redistribute these questions to different groups. Have each group offer solutions by responding to the question that was given to them. Collect questions and answers from each group. Read the problems and suggested solutions and allow members from other groups to evaluate and expand on responses.

- Write out a conflict situation in script format for students to play out in a puppet presentation. Have student presenters discuss how they will resolve the conflict in a positive way, and instruct them to add these positive methods to the script. Instruct the student audience to identify the positive methods of conflict resolution that were used to resolve the conflict.

- Using the same conflict situation in script format that was written for the previous teaching strategy, have student presenters discuss how the conflict might be handled negatively. Include these negative methods into the script. After viewing the puppet show, instruct the student audience to identify the negative methods of conflict resolution that were illustrated. Ask for student volunteers to replay the puppet show using positive conflict resolutions.

- Display transparency 4C1, Situations That Encourage Conflict. Have students work in pairs to develop a realistic example for each of the situations listed on the transparency. Allow each team to share examples with the class.

- Lead a class discussion about conflict situations that might occur in a school lunch room. Visually display two blank columns to the class. Label one column "negative reactions" and the second column "positive reactions." Lead students to brainstorm both positive and negative reactions that might occur as a result of the conflict situations. QUESTIONS: What skills can show positive reactions in the midst of a conflict? What negative behaviors are reactions to conflict?

- Divide the class into five groups. Duplicate and distribute five copies of teaching activity 4C1, Depicting Styles of Conflict Resolution (one copy to each group). Assign each group the task of role-playing one of the styles of conflict resolution listed on the teaching activity. Have each group evaluate one another's role-playing by writing in the areas provided on the teaching activity. Positive comments, as well as additional possible role plays reflective of the style of resolution, should be included. Ask a group representative from each group to share their group's comments with the class.

- Borrow the videotape *Positive Confrontations* from the Texas Agricultural Extension Service-Audiovisual Library. (Videotapes may be borrowed by contacting the local extension agent.) Allow students to view only the introductory portions of each conflict situation in order to provide students with the opportunity to discuss constructive ways of resolving the conflicts as well as reactions that would lead to further conflict. View the videotape in its entirety, and allow students to compare their solutions with those suggested on the videotape. Display transparency 4C2, Methods Used to End Conflicts. Have each student identify one of the methods that was used to end the conflict presented on the videotape.

- Have students brainstorm several details of a problematic encounter with another individual. Write down and visually display written ideas to the class. Study the conflict, and lead a class discussion about alternate ways to resolve this conflict. Allow students to speculate possible outcomes. Have each student vote on one resolution and write a one-page paper justifying the decision. Ask student volunteers to share their papers with the class.

- Direct students to compose a letter to "Dear Abby" relating a recent conflict that they have witnessed or in which they were involved. Divide the class into small groups to answer letters in ways that would lead to positive resolution. Post letters and answers in the classroom or class display case.

- Have each student clip three articles from current or past newspapers/ magazines that represent conflict situations. Place these clippings in one container and have each student pass the container and pick out three clippings. Duplicate and distribute teaching activity 4C3, Article Evaluation, and have each student follow the directions on the teaching activity to complete the required information. Lead a class discussion to evaluate some of the situations that may have led to the conflicts listed in each article. QUESTIONS: At what point might the difficult situation have been corrected? How might have the situation been totally alleviated?

- Instruct students to prepare a collage of the articles from the previous teaching strategy. (Remove all duplicate articles.) Include as part of the collage (or to the side) the nine situations listed in the previous teaching activity that encourage conflict ending with the phrase "may lead to." Display in classroom or class display case.

- Display transparency 4C3, Effective Communication. Discuss each step in class and how following this pattern of presenting information can result in alleviating mixed messages and misunderstandings. Have each student write an example of a situation that would require the use of all four steps. Ask student volunteers to read the results of their four-step process of communication.

Notes

GRADES 11 & 12

- Invite a local marital therapist or family counselor to speak with the class about the importance of good interpersonal skills in life and how they affect each of us. Guide students in preparing questions prior to the arrival of the speaker. Sample questions include the following: What are interpersonal skills? What are examples of effective interpersonal skills? What are common examples of ways in which lack of interpersonal skills can create conflict? Have each student write a one-page paper on the benefits of interpersonal skills in diminishing conflict. Collect papers.

- Duplicate and distribute copies of teaching activity 4C4, Characteristics of Stages of Conflict. Instruct each student to follow the directions on the page and to complete the assignment. Lead a class discussion about the answers that students produced. Display seven blank rows to the class. Identify each row with a different stage of conflict. Write "one word" characteristics that students thought of to describe that stage. Lead a class discussion about how one stage normally leads to the next stage. QUESTIONS: What similarities can be identified between some of the stages? Could another stage of conflict be added to the list on the activity sheet? Could any of the stages be combined due to their similarities?

- Have each student write a short paper (one or two paragraphs) entitled, "Why is conflict an inevitable part of life?" Allow student volunteers to share their papers with the class. Collect assignment.

- Divide the class into pairs. Each pair will develop a skit to depict either a positive reaction to conflict or a negative reaction to conflict. Assign half of the teams the positive reactions and half of the teams the negative reactions. After each short skit presentation, lead a short class discussion commenting on the skit. QUESTIONS: How did you determine that this skit was depicting a positive or negative reaction? Which skits were destructive conflict and which were constructive conflict?

- Using the same skits from the previous teaching strategy, instruct each team to replay the conflict positively (if originally played negatively) and negatively (if originally played positively). Each group's skit will end differently. QUESTIONS: What kind of feelings did you have toward each other in the first version of the skit as compared to the second version of the skit? What are the differences in feelings produced through destructive conflicts versus constructive conflicts?

Notes

- Visually display the word "assertiveness" before the class. Lead students to brainstorm words that symbolize or relate to assertive persons. Have a student volunteer record students' answers. Lead a class discussion about assertiveness and how practicing assertive behavior is part of effective communication. QUESTIONS: How does assertiveness clarify issues? Why might assertiveness be sometimes confused with rudeness or discourteousness? How can this attitude be avoided? Do persons who are assertive feel as if they are being rude? Is being assertive something that one might feel the need to be trained in to get used to? What are the benefits of assertive behavior? What are the alternatives to assertive behavior? Which is emotionally healthiest?

ANY GRADE

- Direct students to brainstorm words associated with conflict. Ask for a student volunteer to visually display answers for other students to see. Display transparency 4C4, Words Associated with Conflict. Lead a class discussion comparing the two lists for similarities and differences. QUESTIONS: Would the words used to describe conflict be considered positive words or negative words? How might thinking about conflict in this way affect how a person might view resolving a conflict? Why might these words discourage persons from trying to resolve personal and nonpersonal conflicts?

- Prepare a background and border with the heading, "Conflicts Make Headlines" for a class display case. Have students bring current articles to class and read them to the class. After the students have read their article to the class have them place their own article under the prepared heading. Ask students to write a one-page paper on the prevalence of conflict in today's world and how it affects their own lives. Allow student volunteers to share their paper with the class and then collect papers.

- Discuss a recent conflict known to most students at the school, community, state, or even on a national level. Have the students identify if destructive or constructive conflict resolution was or is being used and have them justify their responses. QUESTIONS: If destructive resolution is being used, how might constructive resolution be applied or encouraged? How might this affect the outcome of the conflict? What would be the outcome if no positive resolution were considered?

- Distribute teaching activity 4C6, Peer Conflict Survey Form. Instruct students to survey classmates concerning typical sources of conflict between peers. Rank peer conflicts received from the surveys from most frequently mentioned to least frequently mentioned. Compile a class master list to publish in the local or school newspaper.

Notes

- Display transparency 4C5, Destructive Conflict Resolution. Lead a class discussion on each of the seven ways that are commonly used to resolve conflict destructively. Discuss each one separately, especially when presenting questions to the class. QUESTIONS: How can each destructive resolution cause harm to the individual practicing each specific behavior? How can each behavior cause harm to the person whom the behavior is directed towards? Who else might feel damaged as a result? What other types of destructive resolutions might be added to the transparency?

- Lead students to brainstorm typical everyday conflict situations. Visually display situations written by a student volunteer. Instruct each student to choose one of the conflict situations and write a one-page fictional account that expands on the conflict situation. Each account should include the following information:
  - facts
  - goals
  - obstacles
  - alternate paths (at least two)
  - plans

- Collect written papers form the previous teaching strategy and redistribute them to different students. Instruct these students to suggest a way of implementing the plan introduced in their assigned paper and evaluate how that plan might work. Have student volunteers give a brief description of the conflict and introduce how they would plan and evaluate the resolution of that conflict. Allow class audience to offer comments and suggestions.

- Duplicate and distribute teaching activity 4C7, Mixed Messages. Have each student complete the information required on the teaching activity. Lead a class discussion about students' answers and point out how easily messages can become mixed messages. QUESTION: What are at least six communication skills that are effective in preventing mixed messages?

Depicting Styles of Conflict Resolution

DIRECTIONS: Use the space provided to evaluate role plays according to the style of conflict resolution that is depicted. Positive comments as well as possible suggestions for additional role plays should be included.

1. Conquering

2. Avoiding

3. Bargaining

4. Fixing-up

5. Power-Playing

Problem/Solution

DIRECTIONS: Have students compose a letter to "Dear Abby" that relates to a conflict situation. Collect letters, redistribute, and allow students to respond.

DEAR ABBY,

DEAR ______________.

544

Article Evaluation

DIRECTIONS: Choose three newspaper or magazine articles that are the result of conflict situations. Summarize each report and identify from the list below at least two situations that may have contributed to each conflict.

Situations that Encourage Conflict

- *using power as a tool to control another*
- *using power to oppress another*
- *showing different values and principles that prove to be offensive to another*
- *mistaking another person's values for preferences*
- *disregarding another person's values*
- *displaying inappropriate feelings or emotions toward another*
- *being fatigued, hungry, or ill*
- *internalizing personal conflict and expressing it in inappropriate ways*
- *developing instability or distrust*

Article 1

Article 2

Article 3

Characteristics of Stages of Conflict

DIRECTIONS: Identify three characteristics of each stage listed.

Latent Stage

Trigger Stage

Clash Stage

Escalation Stage

Search for "Allies" Stage

Search for Fulfillment Stage

Dissolution Stage

Stages of Conflict

DIRECTIONS: Read each statement. If the statement is true place a ✓ in the *true* column. If the statement is *false* place a ✓ in the false column. In the space provided, reword each false statement to make it a true statement.

True	*False*	*Statement*
		1. In the trigger stage feelings that have been repressed are no longer hidden.
		2. Resentment builds in the latent stage; however, a resolution is certain.
		3. It is not uncommon in the search for fulfillment stage to see one or both persons becoming more active in other areas of life that do not involve the person with whom they have the conflict.
		4. In the trigger stage, something occurs to cause repressed feelings to come to surface.
		5. In the clash stage, which is induced by the escalation stage, individuals permanently separate.
		6. Separation and divorce are two characteristics of the dissolution stage.
		7. The search for allies stage involves family and friends being dragged into the conflict from a need to validate feelings.

Peer Conflict Survey Form

DIRECTIONS: You are the roving reporter. Interview five peers to determine the types of conflict that they most often experience or see occurring among their peers. Compile data into a summary for the school or local paper.

Peer 1

Peer 2

Peer 3

Peer 4

Peer 5

Mixed Messages

DIRECTIONS: Answer the following questions below each situation.

Wife to Husband:

"I have to pick up Jamie after school, and then I'll go grocery shopping. Will you watch Jamie?"

What information is missing that is creating a mixed message? How can the husband's effective communicator skills help to clarify the request?

Marsha to Linda:

"Carla just said she never wanted to speak to me again. Do you know what I said wrong? She's on her way to your house now."

What should Linda ask Marsha and tell Carla? What should Linda ask Carla and tell Marsha? How can Linda help resolve this conflict? Who is getting mixed messages and how?

Luis to Maria:

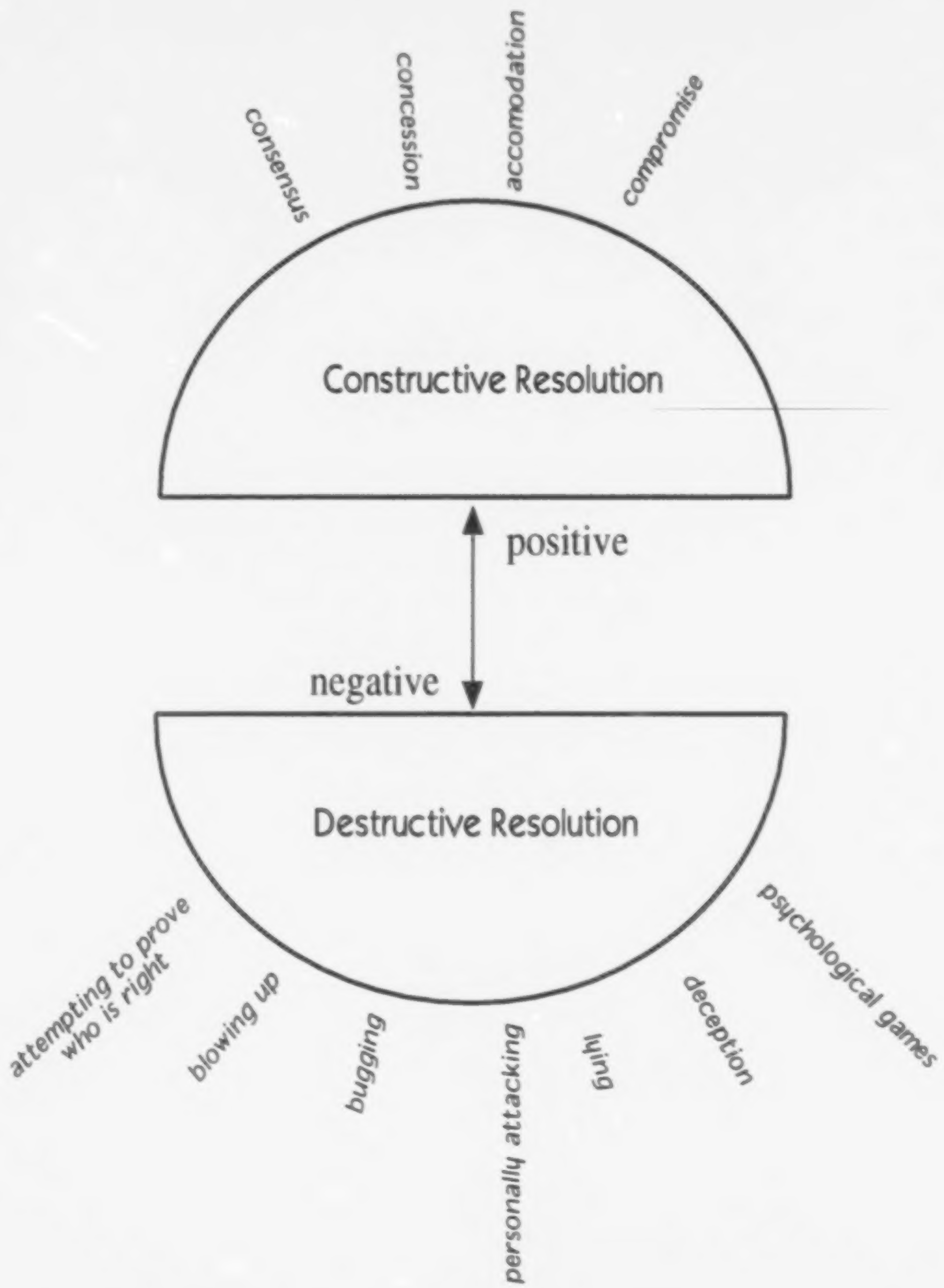
"I can't go to the movies this weekend like we planned earlier. Maybe we can do it next weekend."

What else should Louis tell Maria? How will Maria interpret the original statement that Louis said? Why should Louis explain why he cannot go with Maria? How would that make her feel different? What mixed message might Maria get?

Situations That Encourage Conflict

- ✗ using power as a tool to control another
- ✗ using power to oppress another
- ✗ showing different values and principles that prove to be offensive to another
- ✗ mistaking another person's values for preferences
- ✗ disregarding inappropriate feelings or emotions toward another
- ✗ being fatigued, hungry, or ill
- ✗ internalizing personal conflict and expressing it in inappropriate ways toward another.
- ✗ developing instability or distrust within the relationships

Methods Used to End Conflicts


consensus
concession
accomodation
compromise
Constructive Resolution
positive
negative
Destructive Resolution
attempting to prove who is right
blowing up
bugging
personally attacking
lying
deception
psychological games

Effective Communication

1st Step

I see ________________________________

I hear ________________________________

I notice ________________________________

2nd Step

I feel ________________________________

When this happens I feel ________________________________

____

3rd Step

Because ________________________________

4th Step

So what I would like is ________________________________

____

Words Associated with Conflict

sharp disagreements

struggle

war

fight

pain

anger

impasse

hatred

evilness

fear

loneliness

Destructive *Conflict Resolutions*

attempting to prove who is right

psychological game playing

lying

blowing up

bugging

deceiving

personal attacking

4C1

Answers will vary.

4C2

Answers will vary.

4C3

Answers will vary.

4C4

Answers will vary.

4C5

1. True
2. False
   Resentment does build in the latent stage, but it is doubtful that resolution will occur.
3. True
4. True
5. False
   The clash stage is induced by the trigger stage.
6. True
7. True

4C6

Answers will vary.

4C7

Answers will vary.

Notes

555

UNIT 5

Consumer Skills

📖 = Text

📋 = Teaching Strategies

✎ = Learning Activities

📽 = Transparency Masters

✓ = Answers to Learning Activities

UNIT 5

Module A

Notes

Personal Checking Accounts

Take time to read between the lines.

One of the most commonly used banking services is the checking account. While checking accounts are widely used by individuals, families, and businesses, they also can be abused easily. Keeping money in a checking account provides individuals with both safety and convenience. However, there are disadvantages to checking accounts. Lack of knowledge and inadequate money management skills have led to an increase in the number of bad checks and bad debts in recent years. Inadequate money management skills can have many negative effects on individuals and/or families, including a negative impact on relationships, stress caused from overdrafts, and running out of money between pay periods.

Not all students have or need checking accounts, but they most likely will need them in the future. Money management is an important life skill. It is one that should be learned early in life. This module has been developed to help you teach this important skill and to assist you in helping your students learn financial responsibility.

Checking accounts provide a convenient way to keep money safe. Many individuals do not like to carry cash with them because it can be stolen, lost, or spent. Checking accounts offer the following benefits:

- Safe place to keep money
- Opportunity to pay bills by mail
- Return of checks in bank statements, providing a record of spending and receipts of payment
- Establishment of a credit rating
- Opportunity to use other bank services

Notes

OPENING A CHECKING ACCOUNT

A checking account may be opened at a variety of financial institutions including commercial banks, savings and loan associations, credit unions, and nonbank institutions. ***Banks*** offer a variety of services including checking accounts, savings accounts, loans, credit cards, certified checks, cashier's checks, traveler's checks, safe-deposit boxes, and trust accounts. They are profit seeking institutions that have a board of directors and shareholders.

Today, the difference between banks and other financial institutions is difficult to recognize. ***Savings and loans*** were at one time primarily savings and mortgage institutions. In recent years they have become more competitive with commercial banks and now offer many of the same services.

Credit unions are nonprofit institutions with membership limited to a particular group of people such as teachers, employees of universities, and military personnel. Credit unions are smaller than commercial banks and offer many of the same services at more favorable rates.

Nonbanks are financial companies that offer consumers a wide variety of financial services including money market (mutual) fund accounts, which are combination checking and savings accounts; stocks; bonds; and other investment opportunities including IRAs (individual retirement accounts), Keogh plans (retirement plans for self-employed people and owners and employees of unincorporated businesses), and insurance. Money market (mutual) fund accounts are appealing to many because of the high rate of interest they accrue.

When selecting a financial institution, it is important to select one that is insured. Money deposited into most commercial banks is insured by the Federal Deposit Insurance Corporation (FDIC). The FDIC was created in 1934 after numerous banks closed during the depression of the 1920s and 1930s. The FDIC insures each account in member institutions for up to $100,000. Similar federal protection covers deposits made to savings and loans by the Resolution Trust Corporation, to credit unions by the National Credit Union Administration, and to eligible nonbanks and their services through the Securities and Investment Protection Corporation. Money market (mutual) funds are not insured.

The cost of checking accounts varies widely because of the variety of accounts available and the manner in which financial institutions determine their service fees.

The cost of checking accounts varies widely because of the variety of accounts available and the manner in which financial institutions determine their service fees. The types of accounts and their costs vary according to the minimum balance left in the account at all times and the number of checks written monthly. Some checking accounts earn interest and are combination savings and checking accounts. These accounts may have different names including interest bearing accounts, share accounts, money market (mutual) funds, and NOW (negotiable orders of withdrawal) accounts. These accounts may vary in interest rates, service charges, and required minimum balances.

Notes

In order to open a personal checking account, the following steps must be completed:

- Select a financial institution based on the institution's location, reputation, and service.
- Visit the chosen institution.
- Ask to speak to the person in charge of new accounts. Tell him or her that you would like to open a personal checking account.
- Fill out the necessary forms and a signature card.
- Make the initial deposit – usually a $100 to $200 minimum.

A ***signature card*** is a form that contains information about the individual opening the account and serves as a record of the individual's signature. The following information is usually required on a signature card:

- Current date
- Name
- Social security number
- Home address and telephone number
- Occupation
- Business address and telephone number
- Signature – the way the checks will be signed

Depending on the institution and the type of checking account, checks may be provided free or for a fee. Checks may be ordered through the bank or financial institution where the account is opened, through mail-order companies, or through a computer product company if they are to be used with a computer. Check prices vary greatly depending on the company, style, design, and number ordered.

USING THE CHECKING ACCOUNT

A checking account is a bank account which allows the depositor to make deposits and withdrawals. A deposit is money or its equivalent (a paycheck) that is placed with the bank. This creates a balance against which withdrawals can be made. Withdrawals can be in the form of checks written and returned to the bank or through cash withdrawals from automated teller machines, debit cards, or electronic payments.

Making a Deposit

A deposit slip is needed in order to make a deposit into a checking account. A ***deposit slip*** is a form, usually included in the checkbook, that is filled out and used to deposit money into a checking account. The steps for completing a deposit slip are as follows:

1. Write in the date.
2. Write in the correct name, address, and account number if this information is not already printed on the deposit slip.
3. Enter the amount of money to be deposited. The amount of cash should be written beside the word *currency* and the amount of coins beside the

Notes

word *coins*. Write the amount of the checks being deposited beside the word *checks*. List each check separately including the name of the person or institution who issued the check.

4. If any cash is needed, enter the amount of the cash beside the words *less cash received*.
5. If receiving cash, sign the deposit slip on the designated line.
6. Subtract the amount of cash received from the amount of the deposit.
7. Enter the final amount of the deposit next to the words *net deposit*.

An ***endorsement*** is the signature an individual places on the back of a check on the left end. An endorsement is necessary to deposit a check, use a check to pay someone else, or cash a check. There are three types of endorsements. A ***blank endorsement*** consists of only the payee's signature as it appears on the check. With a blank endorsement, a check may be cashed by anyone who possesses it. A ***restrictive endorsement*** is one that names a specific purpose for a check. For example, *for deposit only* restricts a check and allows it to be deposited only into an individual's account. An ***endorsement in full*** is used to transfer a check to another person. For example, if a check is written to John Jones and he wants to transfer the check to Debbie Smith, he would endorse the check *pay to the order of Debbie Smith* and sign his name the way it appears on the front of the check. No one except the person whose name is written on the endorsement can cash the check.

Writing Checks

The following guidelines should be used when writing checks:

- Date the check the day it is written. Do not date checks in advance. Never use a pencil or erasable ink to write a check.
- Write the name of the person or business to whom payment is to be made.
- Write the amount of the check in figures in the space next to the dollar sign.
- Write the amount of the check in words. Make sure that the written amount is the same as the amount written in figures. If any space remains after the amount is written in words, draw a line to the word *dollars* at the end of the line.
- Sign your name exactly as you signed it on the signature card. Never sign a blank or partially completed check, and never make corrections on a check. If a mistake is made, it is best to write a new check. Tear up and throw away the incorrect check.
- Record the purpose of the check in the space in the lower left corner of the check.

Overdrafts are checks that are written on an account in which there are insufficient funds to cover the amount of the check. Checks of this nature also may be referred to as "hot," "bad," or "bounced" checks. When this occurs, most banks are willing to return the check to the individual or business so that it may be presented again to the bank at a later date. This is referred to as a ***returned*** check. Most banks charge the account a service charge for handling the check. The charge is usually at least $15 per check and could be as much as $50 per check. A service fee also may be charged by the individual or business to whom the check was written.

Notes

In some cases, insufficient checks are given to the local district attorney so that criminal action can be filed against the check writers. This is the business' or bank's decision. Intentionally writing a check for services or merchandise when there are not sufficient funds in an account to cover the check is a crime. If the check or checks total less than $750, the crime is classified as a misdemeanor and carries a fine of up to $2,000, confinement in jail for no longer than one year, or both. If the check or checks total more than $750, the crime is classified as a felony and carries a fine of up to $10,000 and confinement in jail for two to twenty years.

Merchants may join a ***check authorization service*** which allows them access to a central computer that provides information and history regarding a check writer's ability to pay. The check writer's driver's license number is entered through a standard touch-tone telephone or an on-site terminal. Computer data is compiled from checking account information from area banks, local merchants, and the service's own experience with bad check writers. For a slight fee, the check authorization service provides the merchant with electronic verification of a check writer's ability to pay.

For a slight fee, the check authorization service provides the merchant with electronic verification of a check writer's ability to pay.

The merchant's bank sends returned checks directly to the check authorization service. The check writer and the merchant are notified the day the check is received. In accordance with Texas law, the service sends the check writer a certified letter notifying him or her of the amount due the merchant or payee, the length of time the check writer has to pay the check, and the amount owed the check authorization service. If the full amount is not paid to all parties within the specified length of time, the check writer's driver's license number and appropriate code are entered into the computer to indicate to the merchant that this check writer has at least one bounced check with the service. Checks are generally worked for forty-five days with a minimum of three notices mailed and one telephone call made. After this period, uncollected checks are returned to the merchant with the required paperwork necessary for filing criminal charges.

Merchants may refuse checks from individuals for a variety of reasons including the following:
- if the merchant believes that there are insufficient funds to cover the payment
- if the writer has insufficient identification
- if the merchant believes that the check would not be honored by the bank for any reason

The local district attorney determines the information that she or he needs to prosecute bad check writers. In addition to a driver's license, this information might include the check writer's full name, address, home and business telephone numbers, place of employment, or credit card names and account numbers. Businesses are free to determine what information they

Notes

need to sufficiently identify the check writer. Most businesses use a driver's license because it provides a picture identification and allows verification of information between the check and driver's license.

Using ATMs

ATMs are electronic banking machines that allow customers to make deposits, receive cash from accounts, and transfer funds twenty-four hours a day.

Funds may be deposited, withdrawn, or transferred from a checking account through an ***automated teller machine (ATM).*** ATMs are electronic banking machines that allow customers to make deposits, receive cash from accounts, and transfer funds twenty-four hours a day. Customers can access their accounts through ATMs by using a coded access card similar to a credit card and a special identification code or number called a personal identification number (PIN). ATMs are convenient for banks and for consumers because they are much less expensive to operate than a full bank, and they can be placed in locations where a bank cannot. There is a slight fee for using ATMs. This fee varies depending on the institution issuing the card and the institution owning the ATM used. These fees can range from $.15 to $1.50 per transaction.

Using Debit Cards

Debit cards are available to depositors at some institutions as another means of withdrawing money from a checking account. These cards are similar to ATM cards except they are presented to merchants or businesses at the time of purchase. The card is scanned by a computer, and funds are transferred automatically from the individual's account to the merchant's account. Such transactions are referred to as ***electronic fund transfers (EFTs).*** These allow purchasers to buy merchandise or services without writing checks, paying cash, or using credit cards. The amount is deducted from the individual's personal account. If the funds are not available, the transaction cannot occur.

Paying Bills Electronically

Computer software programs are available for paying bills and making other payments through electronic transfers from home computers. Purchasing the software allows an individual to join a service enabling payments to be sent electronically from the individual's account to the account of the party being paid. All transactions are cleared through the United States Federal Reserve System—the same system banks use. If an electronic transfer cannot be made to the payee's account, the service will send a printed draft or check. The transactions are recorded by the software and both banks and are documented on each party's bank statement. The fee for this service varies depending on the software purchased, the service company used, and the number of transactions made monthly.

COMPLETING THE CHECKBOOK REGISTER

Notes

Accurate records are important for determining how much money is available in the checking account.

A ***checkbook register*** is a ledger where information is recorded regarding checks written, withdrawals made, and deposits made. A checkbook register usually is included in a box of checks. Accurate records are important for determining how much money is available in the checking account. In addition, the checkbook register should be compared to the bank statement each month to be sure that all transactions have been accurately recorded by both the individual and the bank. The following guidelines should be observed when maintaining a checkbook register:

- When writing a check, record the check number, the date, the name of the person or business to whom the check is written, and the amount of the check in the check register before completing the check.
- Subtract the amount of the check from the balance shown in the checkbook register.
- When making a deposit, record the date and the amount of the deposit in the checkbook register. Add the amount of the deposit to the balance shown.
- To avoid mistakes, update the checkbook register by subtracting the amount of each check as soon as it is written and adding the amount of deposits as they are made.

RECONCILING THE BANK STATEMENT

After opening a checking account, an individual will receive monthly, bimonthly, or quarterly bank statements. A ***bank statement*** is a record of checks written, deposits made, and charges made to the bank account during the statement period. Many bank statements also include cancelled checks. A ***cancelled check*** is a check which the bank has paid. Each time a bank statement is received, an individual should ***reconcile*** (balance) the statement using the following steps:

- Arrange cancelled checks in numerical order.
- Compare each cancelled check with the corresponding entries in the checkbook register, and make sure the amounts agree. Place a check mark in the checkbook register beside each check entry that agrees. Make a list of the numbers and amounts of checks that have not been returned by the bank. These checks are ***outstanding checks***. Record the total amount of the outstanding checks.
- Subtract ***bank service charges*** (the amount the bank charges the customer for handling his or her account) from the checkbook register balance.
- Subtract the total amount of the outstanding checks from the balance shown on the bank statement.
- Add the amount of deposits shown in the checkbook register which are not included on the bank statement to the new balance shown on the bank statement.
- Compare the new balance on the bank statement to the balance shown in the checkbook register. The balances should agree.

Notes

- File cancelled checks for future reference. For legal purposes, cancelled checks should be kept for six years.

Most banks provide reconciliation work sheets on the back of bank statements.

PROTECTING A CHECKING ACCOUNT

Forgers are people who falsely alter checks. Thousands of dollars are lost each year because of forgery. The following check writing habits can help protect individuals from forgers:

- Use a clear legible signature when signing checks. Plain easy-to-read signatures are harder to forge than embellished, illegible handwriting.
- Use a different signature for banking than for other types of correspondence since one's usual signature can be easily obtained. If the usual signature is Jane Jacobs, the banking signature might be Jane C. Jacobs.
- Do not sign checks with the same name printed on the checks. For example, the checks could read J.C. Jacobs but be signed Jane C. Jacobs. A forger would most likely assume that the signature would match the name printed on the check and forge incorrectly. The bank should stamp checks "irregular signature" and return them if the signature does not match the signature on the signature card.
- Cover the signatures of checks being mailed by folding the checks or placing them inside a piece of paper.
- Store cancelled checks properly to protect the signature.
- Print the amount of the check on the dollar line. Printed block style letters are difficult to alter. The written amount of the check is the amount the bank will use when withdrawing money from the account, not the numerical figure.
- Always use an ink pen or a ballpoint pen when writing checks. Do not sign checks with a pencil or erasable ink.
- Do not place heavy pressure on the pen when writing checks. Heavy pressure will imprint the signature on the next check. If the checkbook is lost, the signature can be copied from the imprint.
- Do not sign blank checks. Wait until the check is completely filled in before signing. If a signed check is lost, the finder can fill in any amount and cash the check.
- Always fill in the name of the person or firm to whom a check is being written.
- Write out the payee's full name. Abbreviations are easy to alter.
- Extend each entry on a check to the full width of the line allotted. If necessary, draw a line or use dashes to completely fill the space. Additions or alterations can be added to empty spaces.
- See that bank statements are received regularly. If a statement is late, call the bank to determine if it was mailed. A forger can copy the signature from cancelled checks enclosed in the bank statement.
- Keep checks protected. Do not leave them on a car seat or anywhere they can be easily seen and stolen.

GRADES 7 & 8

Notes

- Arrange a tour of a bank. Have the person giving the tour tell the class how the bank is organized and how it functions daily. Ask the person in charge of new accounts to speak to the class about the procedures necessary for opening an account. Encourage students to ask questions.
- Show students transparency 5A2, Beware of Forgers, and ask students to add other precautions that they think would prevent forgery or other criminal use of a personal checking account. For each precautionary measure listed on the transparency, have students write reasons why each statement is a helpful deterrent to forgery.
- Have each student interview a parent, other family member, or friend about personal checking accounts. Students should ask general questions about precautions the person may take with his or her checkbook. They also may ask the person if she or he has had any problems such as the loss of a checkbook. If so, have students find out how the person dealt with the situation. Have each student choose an anecdote or story from the interview to share with the class. Make sure students get permission to retell the stories.

GRADES 9 & 10

- Display transparency 5A4, Opening a Checking Account, and have students role play the correct way to open a personal checking account. Assign to students the parts of bank customer, bank guard, and bank employee in charge of opening new accounts. Have these three students prepare the brief skit. Copy transparency 5A6, Signature Card, for students to use in the role play. Select a different group of students to play the same parts but to show the incorrect way to open a personal checking account. This group can be comical and dramatic to emphasize the importance of manners, tact, patience, and adult behavior necessary when conducting business.
- Explain how to use a checkbook register while showing transparency 5A1, Checkbook Register. Invent or have students call out amounts for checks, deposits, or withdrawals and write the amounts on the transparency to demonstrate how to use the check register. Repeat this process one or two times, then have volunteers write on the transparency while others call out the amounts. Ask students to critique the legibility and accuracy of the checkbook registers. Have students suggest things a person could do to keep accurate records of a checking account. QUESTIONS: What problems might a person have when filling out a checkbook register? How could the person solve those problems? What can a person learn about his or her spending/lifestyle by looking at a checkbook register?

Notes

- Have students read references to define the following terms related to banking: *endorsement, forgery, reconcile, overdraft, bank draft, service charge,* and *automated teller machine.* Write each term on an index card or piece of paper. Put all of them in a basket. Have a student select one banking term from the basket. Instruct the rest of the class to try to guess which term it is by asking specific yes/no questions related to the terms.

GRADES 11 & 12

- Ask students who have checking accounts to explain to the class why they have accounts and what benefits they receive from them. Have students consider the disadvantages of a checking account and list these on a sheet of paper. QUESTION: Why is it important to know how much money is in your checking account before you write a check?

- Invite a speaker from the district attorney's office or other government agency that deals with people who write "hot" checks. Ask the speaker to discuss the legal trouble a person can get into for writing checks when there is not enough money in the account. Have students prepare written questions for the speaker prior to the presentation.

- Secure computer programs for balancing a personal checking account, or find listings and advertisements for them from software catalogs or computer magazines. Demonstrate how these programs work and have students balance fictitious checking accounts with the program. Have students write brief papers determining and defending their preferred method, computerized or manual.

ANY GRADE

- Display transparency 5A2, Beware of Forgers. Divide the class into groups. Have students investigate forgery using library resources or calling appropriate resources to find out more about forgery. Questions students should investigate include the following:
  - What type of crime is forgery?
  - What is the punishment for forgery conviction?
  - Besides forgery on checks, what other types of forgery is common?
  - Are there many forgery convictions locally?
  - Is forgery easy to detect?

  Have group leaders share information with the class. Encourage students to ask each other questions about their research.

- Use transparency 5A3, Making a Deposit, to show students the importance of filling out a deposit slip correctly. Ask students to name different amounts of money to be added on the deposit slip and different amounts of cash to be subtracted. Write these amounts in the correct blanks on the transparency in erasable ink. Have students figure the correct total deposit. The first student who gets the correct answer could be rewarded by being chosen to fill in the blanks on the transparency. QUESTIONS: What happens when a deposit slip is filled out incorrectly? What problems could be caused as a result of filling out the deposit slip incorrectly? How could these problems be solved?

Notes

- Obtain blank checkbook registers from a check printing company or a bank, and give each student his or her own checkbook register. Have students keep their checkbook registers by entering the amounts of cash they spend as if they were checks. Each student's beginning balance should be equal to the amount he or she would normally have to spend for two weeks. Students must record the money they spend, whether on soft drinks, clothes, makeup, food, or gas. An accurate record of income also should be kept. Students should balance or reconcile their checkbooks at the end of the two weeks by checking their addition and subtraction. Ask a few students to volunteer to tell the class the outcome of their checking accounts. Students should turn in their check registers for evaluation. NOTE: If you are unable to locate actual checkbook registers, have students make their own using transparency 5A1 as a guide. QUESTIONS: What problems did you have filling out a checkbook register? How could you have done a better job? How well did you handle your money? What can you do to be more successful in the future? What were your feelings about the task of keeping record of income and expenses? Do you think you could handle a checking account responsibly? Why?

- Have students ask to help a parent or other relative at home to reconcile a bank statement or to look at an old bank statement. Have students ask for the person's advice on opening a personal checking account and handling a checkbook. Have students write a paper describing their discussion.

- Using transparency 5A5, How to Write a Check, demonstrate the correct procedures for writing a check. Have a volunteer create a payee and an amount for you to use to fill out the check. Repeat this as many times as necessary. Point out to students the account number, check number, and other parts of the check. QUESTIONS: What should a person do if she or he makes a mistake while writing a check? Why do places of business ask to see a driver's license when a check is written to them? What is the purpose of the "for" space on a check?

- Display transparency 5A6, Signature Card, and demonstrate how one should be completed. Explain to students the purposes of a signature card. QUESTIONS: Why do banks require a person to complete a signature card? How often does a person have to fill out a signature card? Under what circumstances should a person fill out a new signature card?

Notes

- Lead a class discussion about the different types of financial institutions. Instruct students to survey the telephone directory to determine how many listings there are for the community. Have students look under the words *banks*, *savings and loans*, *credit unions*, and *investment securities* (for nonbank institutions). Have students compile a list of the different financial institutions identified and group them by institution type. Lead a class discussion about how many financial institutions are listed. QUESTIONS: What does the number of financial institutions indicate about the community? Do some people use more than one financial institution? Why? What are some advantages and disadvantages of doing this?

- Divide the class into groups. Have each group investigate one or two financial institutions in the community. Have students call or write the financial institutions to obtain information regarding checking account services available including types of checking accounts, the minimum amount needed to open an account, monthly services charges, ATM or debit card services, and insufficient funds check fees. Have students report their findings to the class. QUESTIONS: Were the same types of checking accounts offered in each type of institution? Were charges for using the accounts the same? What were the differences? What were the similarities?

DIRECTIONS: Complete the checks, deposit slips, and checkbook register for your checking account. First, write your name in the blank provided in the top left corners of each check and deposit slip for this activity. Second, notice the checkbook register at the bottom of page 5A3. It gives your current balance and provides space to write in your transactions for this activity. Remember to write down all of the transactions for this activity. Third, carefully follow the directions beside the numbered items.

1. Write a check for your lunch at Taco World today. The total is $4.86.

____

5487 Pretendland
Anywhere, Texas 74634

No. 601

________________, 19_____

46-8776
9047

Pay to the
Order of____ $____________

____ Dollars

THE BANK OF TEXAS
Anywhere, Texas 74634

For ________________________ ______________________________

<:984467845<<\08947232 982:. 601

2. At school today, you must make a payment on your school pictures. Write a check to Photos R Us for $15.12.

____

5487 Pretendland
Anywhere, Texas 74634

No. 602

________________, 19_____

46-8776
9047

Pay to the
Order of____ $____________

____ Dollars

THE BANK OF TEXAS
Anywhere, Texas 74634

For ________________________ ______________________________

<:984467845<<\08947232 982:. 602

3. After school you go by your place of employment, Food Land, to get your paycheck for the week. Your paycheck is for $56.97. You stop by the bank and deposit it. Deposit your check, and ask the teller to give you $20 in cash. You know you'll need the money to spend at the game Friday night.

5487 Pretendland
Anywhere, Texas 74635

DATE ______________________ 19 ____

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS FINANCIAL INSTITUTIONS ACCOUNT AGREEMENT DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

THE BANK OF TEXAS
Anywhere, Texas

CURRENCY			
COIN			
CHECKS	LIST CHECKS SINGLY		
TOTAL FROM OTHER SIDE			
SUB-TOTAL			
TOTAL ITEMS	LESS CASH RECEIVED		
	TOTAL DEPOSIT		

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

⑆<:984467845<<\08947232 982:. 01

4. On your way home from the bank you notice that you need to get some gas, so you stop at the Gas O Rama. The cost of the gas is $12.45, but you decide to get a soft drink and a snack, too. The cashier adds your purchases. You decide to write a check instead of using your cash. Write a check for the total amount, $14.01.

5487 Pretendland
Anywhere, Texas 74634

No. 603

46-8776
9047

________________, 19____

Pay to the
Order of ______________________________________ $ __________

____ Dollars

THE BANK OF TEXAS
Anywhere, Texas 74634

For ____________________ ____________________

<:984467845<<\08947232 982:. 603

5. When you get home, you glance at your calendar and are reminded that your monthly car payment is due in five days. To avoid being late, you realize that you should mail it tomorrow. So, you write out a check to Auto Finance Company for $109.72.

No. 604

46-8776
9047

5487 Pretendland
Anywhere, Texas 74634

______________, 19_____

Pay to the
Order of______________________________________ $____________

____ Dollars

THE BANK OF TEXAS
Anywhere, Texas 74634

For ______________________ ______________________

<:984467845<<\08947232 982:. 604

6. Your mother brings you mail from your grandparents, Mr. and Mrs. Wonderful. Inside is a belated birthday card and a check for $20. You are so happy, you decide to go to the bank and deposit the check before the motorbank closes. Write out the deposit slip.

5487 Pretendland
Anywhere, Texas 74635

DATE ______________________ 19 _____

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS FINANCIAL INSTITUTIONS ACCOUNT AGREEMENT DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

THE BANK OF TEXAS
Anywhere, Texas

CURRENCY			
COIN			
CHECKS	LIST CHECKS SINGLY		
TOTAL FROM OTHER SIDE			
SUB-TOTAL			
TOTAL ITEMS	LESS CASH RECEIVED		
	TOTAL DEPOSIT		

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

:<:984467845<<\08947232 982:. 02

Check No.	Date	Check Issued To	Amount of Check		√	Date Dep.	Amount of Deposit		Balance
									129.36

DIRECTIONS: Use the information below to correctly complete the checkbook register shown. Answer the questions below the checkbook register.

Kimberly Jones has a balance of $170.21. She has made the following transactions:

- Check #108 was written August 7 to Bank of America for $133.87 for her monthly car payment.
- Check #109 was written August 8 to Sam's Grocers for $24.75.
- A weekly paycheck was deposited on August 13 for $123.88.
- A withdrawal from an ATM was made on August 14 for $20.
- Kimberly made a bookkeeping error a few weeks ago, and a check was returned to her because of insufficient funds. There is a $15 service charge at the store and a $17.50 service charge at the bank.
- She failed to record check #110 and cannot remember to whom she wrote the check or for how much.

Check No.	Date	Check Issued To	Amount of Check		√	Date Dep.	Amount of Deposit		Balance

How would you say she is managing her checkbook and her finances?

Does Kimberly seem the type to habitually write bad checks?

How does missing check #110 affect the rest of the checkbook register?

DIRECTIONS: To review banking terms and procedures, complete the following activity. Read each statement below. Choose the answer that best completes each statement and write the letter of the answer in the blank to the left of each statement.

_____ 1. Checking accounts are good
- A. places to keep money.
- B. ways to establish credit.
- C. to pay bills.
- D. All of the above are correct.

_____ 2. A forger is
- A. an automated teller machine.
- B. a deposit slip filled out incorrectly.
- C. someone who falsely alters a check.
- D. a place of business that handles money.

_____ 3. The signature on the back of a check is
- A. a social security number.
- B. an endorsement.
- C. a signature card.
- D. a reconciled bank statement.

_____ 4. The first step in opening a personal checking account should be
- A. signing a signature card.
- B. depositing $1,000.
- C. choosing a financial institution.
- D. establishing a credit rating.

_____ 5. A deposit slip is needed for
- A. entering the bank.
- B. using the automated teller machine.
- C. making a deposit.
- D. all of the above.

_____ 6. To protect a checking account,
- A. keep checks in a safe-deposit box.
- B. always use abbreviations on checks.
- C. subtract bank charges.
- D. always use ink when writing checks.

_____ 7. To reconcile a bank statement,
- A. arrange checks in numerical order.
- B. arrange checks in alphabetical order.
- C. arrange checks in chronological order.
- D. None of the above are correct.

_____ 8. A canceled check is a check that
A. is outstanding.
B. the bank has paid.
C. someone has made a mistake on.
D. has bounced.

_____ 9. A customer sometimes pays a service charge to the bank for
A. protection against forgery.
B. deposit slips.
C. handling checking accounts.
D. reconciling a bank statement.

_____ 10. To withdraw money from an automated teller machine,
A. follow the instructions the machine gives.
B. be certain there is enough money in the account.
C. know your personal identification number.
D. All of the above are correct.

DIRECTIONS: Reconcile a bank statement using this activity. **Part A:** Add the entries of the account elements that require totals. Write the answers in the blanks beside the word *total.*

— ACCOUNT ELEMENTS

Bank Statement Balance: $189.67

Checkbook Register Balance: $197.47

Outstanding Checks:

#239	$45.31
#240	$5.34
#241	$9.87
#238	$3.56
#242	$11.01

Total __________

Bank Service Charges:

$12.00 monthly fee
$1.00 ATM fee
$17.50 insufficient funds check fee

Total __________

Deposits Not Shown on Statement Balance:

$32.39
$20.00

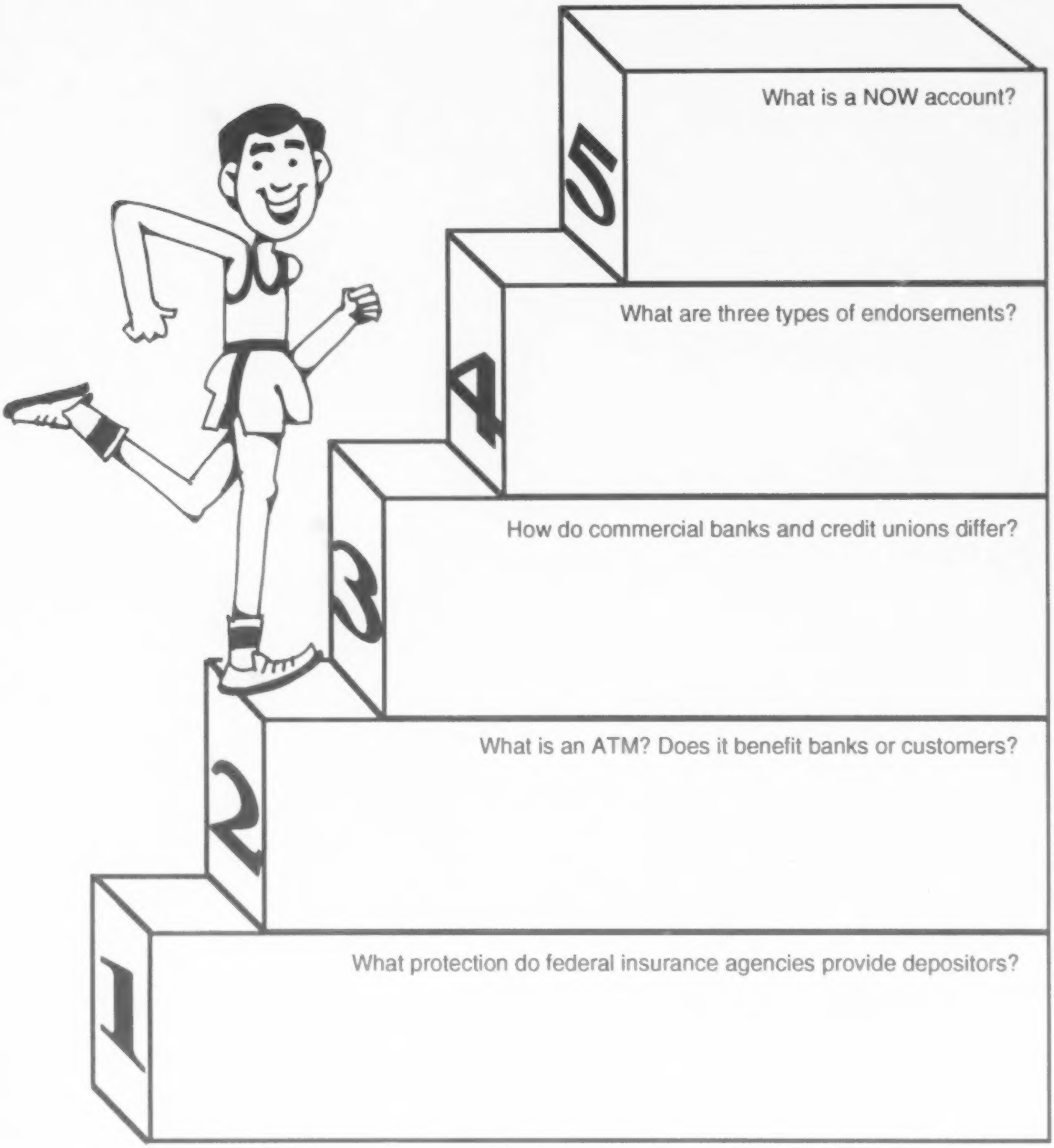
Total __________

Part B: Fill in the work sheet blanks with the totals and the given account elements in Part A. Calculate the adjusted balances for the bank statement and checkbook register in the work sheet. The adjusted balances should be equal.

WORK SHEET

		Bank Statement		Checkbook Register
Balance		__________		__________
Outstanding Checks Total	–	__________		
	=	__________		
Bank Service Charges Total			–	__________
Total Deposits Not Shown on Statement	+	__________		
Adjusted Balance	=	__________	=	__________

DIRECTIONS: "Step up" to understanding personal checking accounts by answering the items on the staircase below. Begin with the bottom step. Write your answer to each question in the space provided in the staircase.



What is a NOW account?

What are three types of endorsements?

How do commercial banks and credit unions differ?

What is an ATM? Does it benefit banks or customers?

What protection do federal insurance agencies provide depositors?

CHECKBOOK REGISTER

Check No.	Date	Check Issued To	Amount of Check		√	Date Dep.	Amount of Deposit		Balance

Beware of Forgers

Sign your name clearly and legibly.

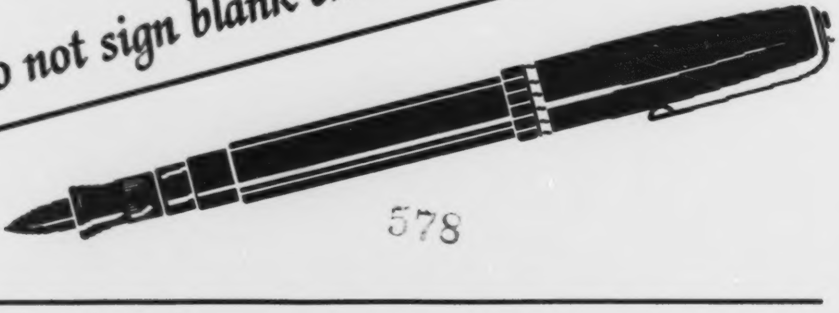
Sign a different form of your name for banking business.

Sign your name differently than it is printed on your checks.

Always use ink or ball point pen when writing checks.

Do not place heavy pressure on the pen when writing checks.

Do not sign blank checks.



MAKING A DEPOSIT

1 Write in the date.

2 Write in the correct name, address, and account number if this information is not already printed on the deposit ticket.

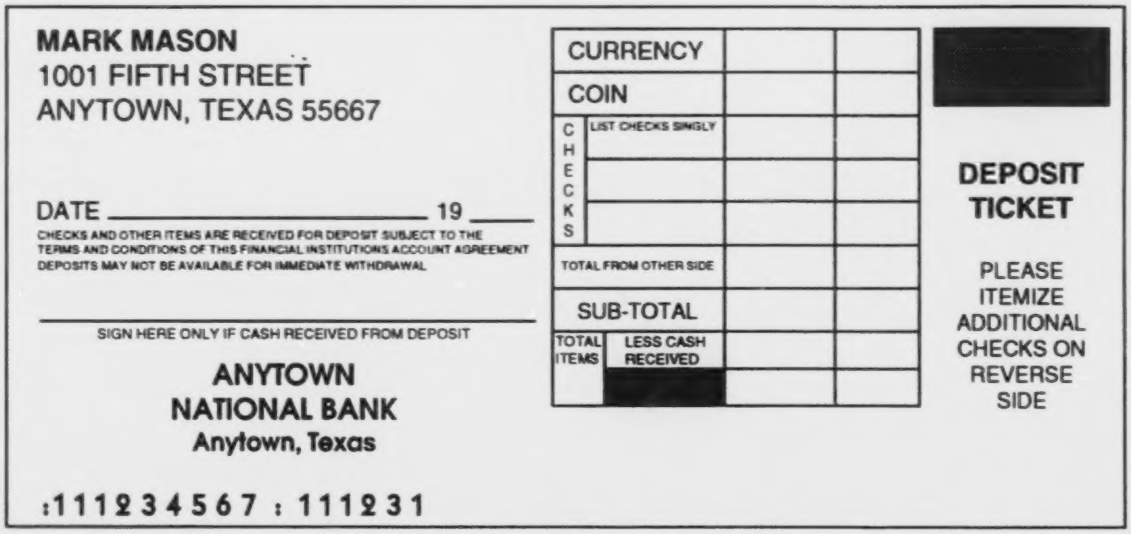
3 Enter the amount of money to be deposited. The amount of cash should be written beside the word *currency* and the amount of coins beside the word *coins*. Write the amount of the checks being deposited beside the word *checks*. List each check separately including the name of the person or institution who issued the check.

4 If any cash is needed, enter the amount of the cash beside the words *less cash received*.

5 If receiving cash, sign the deposit ticket on the designated line.

6 Subtract the amount of cash received from the amount of the deposit.

7 Enter the final amount of the deposit next to the words *net deposit*.



MARK MASON
1001 FIFTH STREET
ANYTOWN, TEXAS 55667

DATE ______________________ 19 ____

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS FINANCIAL INSTITUTIONS ACCOUNT AGREEMENT DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

ANYTOWN
NATIONAL BANK
Anytown, Texas

:111234567 : 11123 1

CURRENCY			
COIN			
CHECKS	LIST CHECKS SINGLY		
TOTAL FROM OTHER SIDE			
SUB-TOTAL			
TOTAL ITEMS	LESS CASH RECEIVED		

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

5A3

Opening a Checking Account

$ Select a financial institution based on the institution's location, reputation, and service.

$ Visit the chosen institution.

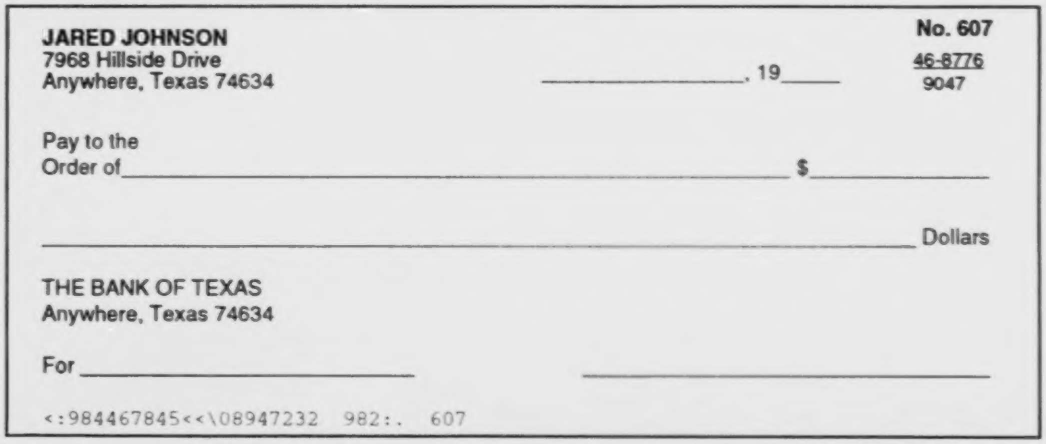
$ Ask to speak to the person in charge of new accounts. Tell him or her that you would like to open a personal checking account.

$ Fill out the necessary forms and a signature card.

$ Make the initial deposit - usually a $100 to $200 minimum.

How to Write a Check

- Date the check the day it is written. Do not date checks in advance. Never use a pencil or erasable ink to write a check.
- Write the name of the person or business to whom payment is to be made.
- Write the amount of the check in figures in the space next to the dollar sign.
- Write the amount of the check in words. Make sure that the written amount is the same as the amount written in figures. If any space remains after the amount is written in words, draw a line to the word *dollars* at the end of the line.
- Sign your name exactly as you signed it on the signature card. Never sign a blank or partially completed check, and never make corrections on a check. If a mistake is made, it is best to write a new check. Tear up and throw away the incorrect check.
- Record the purpose of the check in the space in the lower left corner of the check.



JARED JOHNSON
7968 Hillside Drive
Anywhere, Texas 74634

No. 607
46-8776
9047

____________________, 19_____

Pay to the
Order of____ $_____________

____ Dollars

THE BANK OF TEXAS
Anywhere, Texas 74634

For ______________________ ____________________________

<:984467845<<\08947232 982:. 607

Signature Card

Authorizing Resolution

This certifies that on__________day of__________, 19_____, a meeting of the directors of____
adopted a resolution authorizing those officers whose names appear on the reverse side of this card to sign checks against funds of the corporation in Anytown National Bank, Anytown, Texas.

________________________ Secretary

________________________ President

Account Information

Occupation or business____
Business Address__________________________Tel._______________
Resident Address__________________________Tel._______________
Date Opened________Account Accepted by__________Amount $________
Other Information____

Front

Depositor's Contract and Signature Card

Dates ________________________

Account Number ________________________

The bank is authorized to recognize any of the signatures subscribed below in payment of funds or the transaction of any business for this account; and I/we further agree to the terms of the Depositor's Contract as printed on this card.

TYPE OF ACCOUNT Individual Joint Partnership

Corporation____________________________

Signature	Signature
____________________	____________________
____________________	____________________

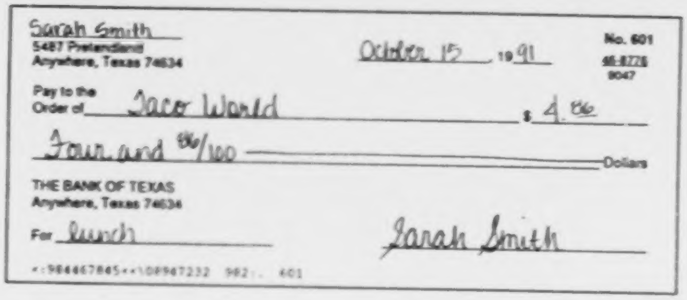
Social Security or Tax I.D. Number______________________________

Back

5A1-5A3

Notes

1.


Sarah Smith
5487 Pretendland
Anywhere, Texas 74634

October 15 19 91

No. 601
46-8776
9047

Pay to the Order of Taco World $ 4.86

Four and 86/100 Dollars

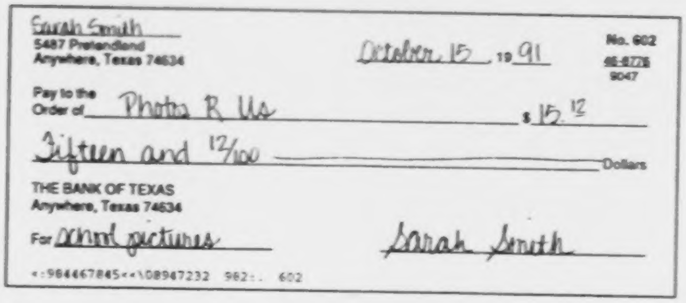
THE BANK OF TEXAS
Anywhere, Texas 74634

For lunch

Sarah Smith

<:984467845<<108947232 982:. 601

2.


Sarah Smith
5487 Pretendland
Anywhere, Texas 74634

October 15 19 91

No. 602
46-8776
9047

Pay to the Order of Photos R Us $ 15.12

Fifteen and 12/100 Dollars

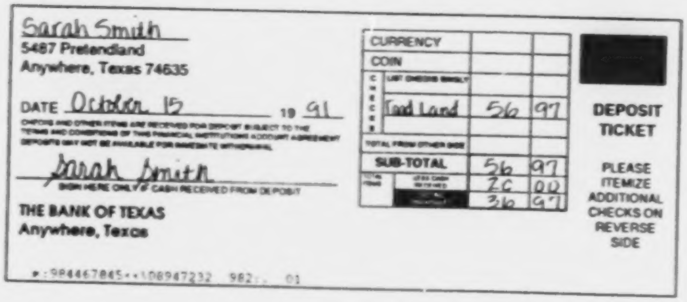
THE BANK OF TEXAS
Anywhere, Texas 74634

For school pictures

Sarah Smith

<:984467845<<108947232 982:. 602

3.


Sarah Smith
5487 Pretendland
Anywhere, Texas 74635

DATE October 15 19 91

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS FINANCIAL INSTITUTION'S ACCOUNT AGREEMENT. DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL.

Sarah Smith
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

THE BANK OF TEXAS
Anywhere, Texas

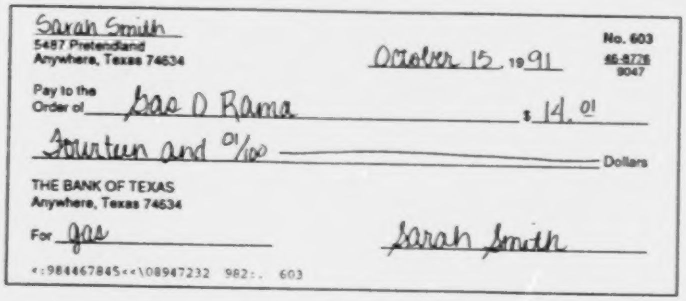
CURRENCY		
COIN		
CHECKS: LIST CHECKS SINGLY		
Food Land	56	97
TOTAL FROM OTHER SIDE		
SUB-TOTAL	56	97
LESS CASH RECEIVED	20	00
NET DEPOSIT	36	97

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

*:984467845<<108947232 982:. 01

4.


Sarah Smith
5487 Pretendland
Anywhere, Texas 74634

October 15 19 91

No. 603
46-8776
9047

Pay to the Order of Gas O Rama $ 14.01

Fourteen and 01/100 Dollars

THE BANK OF TEXAS
Anywhere, Texas 74634

For gas

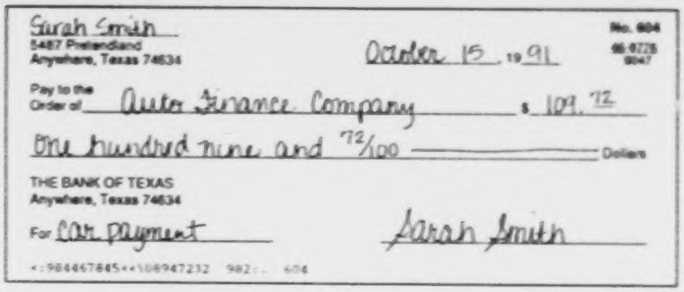
Sarah Smith

<:984467845<<108947232 982:. 603

BEST COPY AVAILABLE

Notes

5.



Sarah Smith
5487 Pretendland
Anywhere, Texas 74634

October 15, 19 91

No. 604
[illegible]

Pay to the Order of Auto Finance Company $ 109.72

One hundred nine and 72/100 Dollars

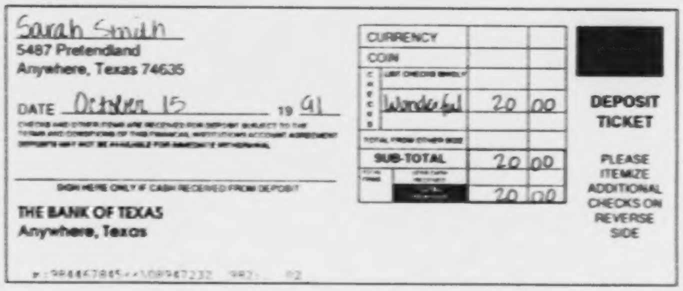
THE BANK OF TEXAS
Anywhere, Texas 74634

For car payment

Sarah Smith

<:984467845<<108947232 982:. 604

6.



Sarah Smith
5487 Pretendland
Anywhere, Texas 74635

DATE October 15 19 91

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

THE BANK OF TEXAS
Anywhere, Texas

CURRENCY		
COIN		
CHECKS		
Wonderful	20	00
TOTAL FROM OTHER SIDE		
SUB-TOTAL	20	00
	20	00

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

Check No.	Date	Check Issued To	Amount of Check		✓	Date Dep.	Amount of Deposit		Balance
									129.36
601	10/15	Taco World	4	86					124.50
602	10/15	Photos R Us	15	12					109.38
		Deposit				10/15	36	97	146.35
603	10/15	Gas O Rama	14	01					132.34
604	10/15	Auto Finance Comp.	109	72					22.62
		Deposit				10/15	20	00	42.62

5A4

Check No.	Date	Check Issued To	Amount of Check		✓	Date Dep.	Amount of Deposit		Balance
									170.21
108	8/7	Bank of America	133	82					36.39
109	8/8	Sam's Grocers	24	75					11.59
		Deposit				8/13	123	88	135.97
	8/14	ATM Withdrawal	20	00					115.47
		Service Charge - Store	15	00					100.47
		Service Charge - Bank	17	50					82.97
110	?	?	?						?

Answers to questions may vary.

584

5A5-5A6

Notes

1. D
2. C
3. B
4. C
5. C
6. D
7. A
8. B
9. C
10. D

5A7

WORK SHEET

		Bank Statement		Checkbook Register
Balance		189.67		197.47
Outstanding Checks Total	-	75.09		
	=	114.58		
Bank Service Charges Total			-	30.50
Total Deposits Not Shown on Statement	+	52.39		
Adjusted Balance	=	166.97	=	166.97

5A8

1. Money deposited into most commercial banks is insured by the Federal Deposit Insurance Corporation (FDIC). Each account in an FDIC member bank is insured for up to $100,000. Similar federal protection covers deposits made to Savings and Loans by the Resolution Trust Corporation, to Credit Unions by the National Credit Union Administration, and eligible nonbanks and their services through the Securities and Investment Protection Corporation. Money-market (mutual) funds are not insured.

2. Automated teller machines (ATMs) are electronic banking machines that allow customers to make deposits, receive cash from accounts, and transfer funds twenty-four hours a day. ATMs are convenient for customers because they can access their accounts by using a coded access card and a personal identification number twenty-four hours a day. ATMs also are convenient for banks because they are much less expensive to operate than a full bank and they can be placed in locations where banks cannot.

Notes

3. Banks strive to gain profit and have a board of directors and shareholders. Credit unions are nonprofit institutions with membership limited to a particular group. They are smaller than banks and offer many of the same services at more favorable rates.

4. Three types of endorsements include the following:
   (1) A blank endorsement consists of only the payee's signature as it appears on the check. With a blank endorsement, a check may be cashed by anyone who possesses it.
   (2) A restrictive endorsement is one that names a specific purpose for a check.
   (3) An endorsement in full is used to transfer a check to another person.

5. NOW accounts (negotiable orders of withdrawal) are types of checking accounts that earn interest.

UNIT 5

Module B

Notes

Budgeting/ Purchasing

Take time to read between the lines.

Organizing finances provides an exceptional measure of security. It protects individuals and families from surprise, and places one's finances—both current and future—under a "master control" program that provides a system of checks and balances. The system provides security when the unexpected occurs and occasionally allows for indulgence.

Take this opportunity to assist your students in understanding that an organized plan can save individuals and families from financial disaster. Help them understand that developing a positive pattern of spending and saving ensures financial stability now and growth for the future.

Matching income and expenditures can be a difficult task for most individuals and families. It is often difficult for individuals and families to do all of the things they need to do as well as all of the things they want to do. To meet their goals and desires, a plan for spending and saving must be developed.

ESTABLISHING A BUDGET

A ***budget*** can be defined as a plan for spending and saving income. It can also be defined as a system for using available finances for meeting the financial goals and obligations of families and individuals. Budgets are used by individuals and families as well as government, business, and all types of organizations.

A budget is a plan for spending and saving income and a system for using available finances for meeting the financial goals and obligations of families and individuals.

In order to establish a budget, one must first estimate the amount of income that will be available to spend or save. This is also known as *net*

Notes

income. Net income is what is left after all deductions. In terms of salary, net income is ***take-home pay***.

The second step in establishing a budget includes estimating expenditures. Expenditures include fixed expenses and flexible expenses as well as savings and unexpected expenses.

A budget can give a clear picture of an individual's or family's financial health and habits.

Establishing a budget can help individuals and families live within their means. While this is the main purpose of a budget, the budget process itself has many other benefits. It forces individuals and families to determine short- and long-term goals. Budgeting also forces individuals and families to confront wasteful spending patterns. A budget will also provide a record of expenditures for tax purposes, investments, and other purposes. A budget can give a clear picture of an individual's or family's financial health and habits.

The process of developing a budget is not always easy. It can be quite difficult and even stressful, especially to those who find math difficult. There are many personal computer software programs available specifically for this purpose. They are capable of performing budget projections and comparisons as well as producing financial statements for income tax purposes.

There are typically three common mistakes people make when establishing a budget. They include

1. failing to plan for predictable expenses that occur occasionally rather than on a monthly basis such as newspaper or magazine renewals, dental and medical check ups, and car insurance;
2. not being realistic in estimating expenses; and
3. failing to be specific enough when setting up budget categories.

DEVELOPING A BUDGET

The procedure for developing a budget is the same whether it is for a business, an individual, or a family. The budget may cover any period of time—a week, a month, a year, or several years. Most budgets are typically set up on a monthly or yearly basis with record keeping handled on a weekly basis. This allows those involved to see the big picture and prepare for changes in financial situations. Money can then be set aside to meet major expenses.

Table 5B.1 is an example of a sample budget. It is important to remember that the percentages are only suggested limits. These percentages may vary depending on the situation. No two individuals' or families' incomes or needs are exactly the same.

538

Determining Income

Notes

In order to plan a budget wisely, one must first determine the amount of money available during the planning period. Therefore, the first step in developing a budget is to make a realistic estimate of income. Income includes all money that is available for spending and saving. This includes more than just salary or wages. It includes monetary gifts, bonuses, tips, rents, interest, and benefit payments. Income does not have to be received at regular intervals, it must only be available.

SAMPLE BUDGET	
PERCENT OF INCOME	**EXPENSES**
15 - 20%	Debt Payments (includes car, loan, and credit card payments)
25%	Housing (includes mortgage or rent, taxes, insurance, and utilities)
15 - 20%	Food (includes eating out)
10%	Clothing
5 - 10%	Transportation (includes gas, insurance, and repair)
10%	Savings
10 - 20%	Miscellaneous (includes entertainment, medical insurance and expenses, education costs, personal grooming supplies, recreation, and charitable contributions)

Table 5B.1

Planning may be more difficult if earnings are irregular. If this is the case, calculations should be based on the least amount of money expected to be received. Figure what the yearly income will be, divide the figure by the number of planning periods (typically twelve), and get an average income per planning period. If the income is greater than expenses for a given period, put the extra money in a special reserve fund to be used during planning periods where expenses exceed income.

Planning may be more difficult if earnings are irregular.

Notes

Determining Expenses

Once income has been estimated, the next step is to estimate expenses for each planning period. This can be accomplished by using existing records to reconstruct spending patterns or keep a record of all expenditures for one month.

When using existing records, refer to canceled checks, tax forms, receipts, and other similar items. The more expenses that can be documented, the easier it will be to adequately estimate expenses. This procedure also will allow a review of spending habits and help identify needed changes.

Keeping a record of all expenses for one month typically will give an estimate of monthly expenses. Expenses such as utility bills and entertainment may vary from month to month. ***Fixed expenses*** are those where an obligation has been made to pay a "fixed" amount on a certain day of the month for a certain period of time. Examples of fixed expenses include car payments, mortgage payments, and rent. ***Flexible expenses*** are those that vary in amount and often in frequency. Examples of flexible expenses include entertainment, clothing, and gasoline.

Planning for Savings

Savings is probably the most important single item of the budget.

Savings is an integral part of budget development. It is probably the most important single item of the budget. Most people do not plan for savings, but simply save only what is left over after all other expenses have been met. In order to save money, most people find it necessary to have some plan of regular or systematic saving. Regardless of one's income, part of it should be saved. When unexpected expenses do occur, every effort should be made to cut back on other spending rather than on savings.

KEEPING RECORDS

For a budget to be truly beneficial, its limits must be observed.

For a budget to be truly beneficial, its limits must be observed. Therefore, actual spending and budget estimates should be compared and reviewed regularly.

Accurate financial records are necessary in order to accomplish this in an efficient and effective manner. There are many different systems that can be used, including the following:

- ***Ledger sheets***. Ledger sheets, with pages already ruled and divided into columns, are available at office supply stores, bookstores, and variety stores or can be made by dividing ruled paper into columns.
- ***Checking Account***. A checking account can be used as a record-keeping devise. Payments for expenses are made by check and the checkbook stubs record the date and type of expenditure. The checkbook stubs can then be compared with the budget estimates to see how the spending plan

has worked.

- ***Envelope System***. The envelope system is more beneficial with smaller incomes. Money for expenditures during the planning period is placed in various envelopes labeled with a budget category. A slip of paper is placed in the envelope for recording transactions. At the end of the planning period, the slips are totaled and compared with the budget estimates.
- ***Combination system***. This system combines the envelope system and the checking-account system. Money allocated for fixed expenses is placed in the checking account, money allocated for savings is placed in the savings account, and money allocated for daily expenses is kept at home in envelopes designated for the various expenses according to the envelope system.
- ***Calendar Method***. Each payday is circled on a twelve-month calendar. The expected income and expenditures for each pay period are recorded. All required bills and due dates must be considered. Fixed expenses are listed first then flexible and emergency costs that may occur. From this, a spending plan chart can be developed. With this method an individual can plan to use cash, credit, or checking accounts for payments. Or, the combination method can be used.
- ***Savings Account***. Some families use a savings account for reserves and set aside money for such things as taxes and other expected large expenses during the year. They use a checking account for their monthly and weekly needs. A second savings account for permanent savings or for accumulating money until a specified large wish (or goal) can be met helps keep funds straight and allows temporarily unused funds to earn interest.

Notes

EVALUATING THE BUDGET

At the end of each budget period, planned expenses and actual expenses should be compared. After review, adjustments to the budget may be necessary. If expenditures are greater than income, it is important to determine the best way to bring the two in line. Fixed expenses typically cannot be reduced; however, flexible expenses typically can be reduced. In some situations, the budget may need to be adjusted rather than the spending. It is important to note that when the amount budgeted in one category is increased, the amount budgeted in another category(ies) should be decreased. It is also possible that estimates made in some categories will be consistently high while estimates in other categories will be consistently low. Amounts for these categories will need to be adjusted.

From time to time, an individual or family should compile a balance sheet similar to those compiled by businesses. A ***balance sheet*** reflects assets, liabilities, and net worth. ***Assets*** are items that the individual or family owns that are valuable, including money. ***Liabilities*** are debts. ***Net worth*** refers to the difference between assets and liabilities.

Notes

It is important to complete a balance sheet periodically so that progress toward long-range goals can be analyzed.

It is important to complete a balance sheet periodically so that progress toward long-range goals can be analyzed. A balance sheet also can be useful in making decisions to buy on credit or take on additional liabilities.

PURCHASING GOODS AND SERVICES

People make purchasing decisions based on a variety of reasons, including economic, personal, social, and business factors. Economic factors include the price of certain items as well as the amount of money available to spend.

Personal Factors

Personal factors that affect purchases include goals, resources, values, standards, needs, wants, habits, and priorities. ***Goals*** are the purposes or objectives toward which individuals and families work. Goals influence decisions and an individual's or family's way of life.

Resources are sources of supply or support. Resources are what individuals and families have, or what they have access to, that they can use to reach goals. They include skills, energy, time, knowledge, money, materials, and natural surroundings. When an economic decision is made, a resource must be given up. Money is the resource typically given up. For example, if an individual decides to paint his or her home instead of hiring someone else to do it, the individual's labor and time can be substituted for the money that would have been used to pay someone else.

Values are the worth or importance that a person or family attaches to ideas or objects. Values typically reflect an individual's point-of-view about how life should be. What a person values will influence the goals she or he chooses. Values can be held on a personal and family level. Family values may be passed down from generation to generation. Values influence lifestyle, or the way people live, and behavior.

Standards serve as criteria to evaluate behavior, objects, and feelings. Standards are the characteristics that a family or individual accepts as adequate. Standards often serve as the criteria for reaching goals. An individual's standards may determine whether or not he or she owns a designer jacket or the part of town where she or he lives.

Needs and wants often provide the motivation for making purchases. A ***need*** is a condition in which something is required for the physical or mental well-being of an individual. Needs include food, clothing, shelter, and transportation. A ***want*** is a condition in which something is desired but is not needed to sustain mental or physical health. It differs from a need in that a want is not necessary for survival. Examples of wants include a certain brand of clothes or a particular type of car.

Many consumer purchases are based on ***habit*** or a tendency to follow a fixed pattern of behavior. Examples of habits include buying certain products, shopping at certain stores, or eating at certain restaurants.

Notes

Priorities are activities that demand attention or to which a person gives more attention than other activities. They might include paying bills, providing food and clothing for family members, or staying out of debt.

Purchasing priorities also may be affected by the stage of the life cycle a person is in. The stage of the life cycle determines the responsibilities an individual or family has. Many people have additional financial responsibilities such as children or elderly parents. A responsibility is something that everyone defines differently. The purchasing priorities of a twenty-year-old single male will be different than those of a forty-five-year-old couple with three children in college.

MAKING WISE PURCHASING DECISIONS

There are four key elements to making wise purchasing decisions. They are planning, comparing, inspecting, and evaluating. Planning purchasing decisions allows one to identify wants and needs prior to shopping. The other three elements—comparing, inspecting, and evaluating—enable individuals to satisfy the identified wants and needs by making the best possible purchasing decisions.

It is easier to budget finances and control spending if purchases are planned in advance.

It is easier to budget finances and control spending if purchases are planned in advance. The amount a person is willing to spend on a purchase should be decided upon before going to shop. This allows an individual to avoid paying too much for items and to stay within budget limits.

Comparison shopping is advantageous. ***Comparison shopping*** refers to shopping for an item until the best price is found. Prices can be compared through advertisements, by telephone, by word of mouth, or in person. Hunting for sales and bargain prices is beneficial as well. Knowing what is needed or wanted and where items can be found can save time and energy.

A shopping list also is a beneficial tool. It serves as a guide to what needs to be purchased and helps prevent individuals from buying unnecessary items. A shopping list also saves time and energy.

Retail Organizations and Merchandising

Retailing refers to the selling of goods and services to ***consumers***—those who purchase goods and services. There are a variety of different types of retail organizations. A ***specialty store*** or ***organization*** sells one category or related categories of merchandise to a special market of people. An example of a specialty store or organization is one that sells only fashion accessories such as costume jewelry, handbags, hosiery, and belts. A ***department store***

Notes

or ***organization*** is a business that sells a wide range of merchandise lines, including home furnishings, apparel for the family, and household linens and dry goods. A ***discount store*** or ***organization*** also sells a wide range of merchandise but emphasizes lower prices in order to attract special groups of customers.

Merchandising is viewed as all the activities involved in the buying and selling of merchandise and includes finding customers and providing them what they want, when they want it, at prices they can afford, and at prices they are willing to pay. Merchandising mainly includes the steps taken internally by a retail organization to present merchandise to the customer so that customers will make purchases.

Learning to look for and take advantage of advertising is an important part of making wise purchasing decisions.

Advertising refers to describing or presenting a product through some type of communication in an effort to induce the public to purchase the product or products. Advertising is typically classified by the medium used to deliver the message. Medium is singular for media or what is commonly known as mass media. An ***advertising medium*** is a unit of communication. A medium is any paid means that is used to present an idea, a product, or an advertisement to a target group. Learning to look for and take advantage of advertising is an important part of making wise purchasing decisions.

Classification of Advertising Media

Displays. Window and store displays are two of the largest advertising tools used by retailers. Good displays sell merchandise just like good advertisements.

Television. Three types of television advertisements are network, spot, and local. Network advertisements are shown during national shows. Spot advertisements are prepared nationally then shipped to various stations for local showing. Local advertisements are those that are prepared and shown locally.

Radio. After television was introduced in the 1940s, it became the most sought after advertising medium. Radio advertising suffered somewhat until the mid to late 1970s when television became overcrowded with commercials, and costs became too expensive for many advertisers. Radio is now a popular medium for local advertising. Radio's peek listening time is in the morning and late afternoon. This time is also known as "drive time."

Magazines. Magazines fulfill a variety of purposes. Some exist to make money, some serve members of organizations, some are for public relations, and some are produced to spread ideas. More than 1,000 general consumer magazines are typically available on newsstands. Approximately 2,000 trade, professional, and technical magazines and journals are published but are rarely found on newsstands. In addition to consumer and trade magazines, more than 10,000 company magazines (those produced for and by company employees) are published. Almost all magazines carry some type of advertising.

Notes

National advertisers advertise most heavily in magazines. Local advertisers make some use of them but not to the extent of the national advertisers. City magazines are magazines that contain information about a specific city. They have become one of the fastest growing segments of the magazine industry. They were primarily established to compete with newspapers.

Yellow pages advertising also falls under the category of magazine advertising. The use of the yellow paper for listing local businesses in telephone directories began in 1883 in Cheyenne, Wyoming, when a printer ran out of white paper. Yellow pages advertisements are intended to direct consumers to a particular business when they are ready to buy. The term yellow pages and the traditional walking fingers are no longer protected by a copyright or patent in the United States. This allows anyone to use them, which can be confusing to retailers because they are often unsure in which directory to advertise.

Newspapers. Newspaper advertisements give the retailer mass coverage. Approximately 65 percent of all American adults read at least one newspaper daily. Local advertising is divided into two categories that are referred to as classified and display. ***Classified advertising*** in most newspapers is merely column after column of small print. Real estate, automobile dealers, and employment opportunities typically use classified ads. ***Display advertising*** is typically used by retailers for selling merchandise and often includes merchandise that has been marked down.

Direct Marketing. Direct marketing, or direct mail, has become a universal advertising medium. It is produced by amateurs as well as highly skilled professionals, and it is used by every type of advertiser imaginable. Mail-order businesses use direct mail most often. Others that use direct marketing include magazine publishers, retailers, book clubs, insurance companies, and various fund raising organizations.

Direct marketing combines the characteristics of both national and retail advertising. It reaches customers primarily through magazines, catalogs, and direct mail, but radio and television also are used. The orders are often placed on 800 numbers that can be used twenty-four hours a day, seven days a week, and can be charged to credit cards. This advertising is sponsored by retailers that are not readily accessible to customers.

Due to the heavy postage cost increases, forms of direct mail advertising have developed into more than the mailing of advertisements. Bill enclosures and package inserts have increased. A ***bill enclosure*** is advertising literature that is enclosed with a bill but not directed toward the collection of the bill. A ***package insert*** is advertising literature that is included in a product shipment. It can be for a different product or for refills and replacements for the product ordered.

Notes

Catalogs are booklets that describe products that may be ordered. Catalogs from catalog houses have gained in popularity as the mail-order business has grown. ***Catalog houses*** sell general merchandise including home furnishings and accessories. They offer retail operations competition on various merchandise. Along with original items from established companies that are sold at the suggested retail price, many items that resemble expensive furnishings, rugs, clothing, and accessories are also sold through catalog companies at substantially lower prices than the original items found in retail stores.

Direct mail allows the consumer to shop at home when it is convenient.

Direct marketing is appealing to customers for several reasons. Most people enjoy getting something in the mail. The customer must pay for the merchandise before it is shipped. The merchandise seems more like a gift than a purchase when it arrives. The other contributing factor to the success of direct mail is that many people either do not have time to go shopping or do not like shopping. Direct mail allows the consumer to shop at home when it is convenient.

GRADES 7 & 8

Notes

- Write the term *budget* on the chalkboard or overhead projector. Have each student write his or her own definition of the word on a piece of paper. Have students share their definitions with the class. Use the individual definitions to compile a class definition that can be written on the chalkboard or overhead projector.
- Lead students to brainstorm the importance of developing a budget. QUESTIONS: Why are budgets important to individuals? families? businesses?
- Display transparency 5B1, Developing a Budget. Lead a class discussion regarding each phase listed on the transparency. QUESTIONS: What is included in the area of debt payments? housing? food? clothing? transportation? savings? miscellaneous? Why is it important to develop a budget? Why is it important to plan for savings?
- Display transparency 5B2, Factors Affecting Purchases. Divide the class into four or eight cooperative learning groups. Assign each group one or two of the factors listed on the transparency. Have each group brainstorm examples of the factor or factors assigned. Each group should elect a spokesperson to share the group's results with the class.

GRADES 9 & 10

- Write the term *budget* on the chalkboard or overhead projector. Instruct students to brainstorm to develop their own definitions of *budget*. QUESTIONS: What are some of the advantages of having a budget? Why is it sometimes difficult to develop and follow a budget? What are the three common mistakes people typically make when establishing a budget?
- Display transparency 5B3, Sample Budget. Lead a class discussion on the procedure for developing a budget, including determining income, determining expenses, and planning for savings. QUESTIONS: What is involved in each area? What is the difference between fixed and flexible expenses? In what ways can expenses be determined? Why is it important to plan for savings?
- Lead students to brainstorm to identify ways a food budget can influence the selection of food. Have students take into consideration factors that may influence a food budget such as family size, family income, activities, gender, amount of entertaining, shopping, and cooking skills. QUESTIONS: Is it less expensive to eat out or to cook at home? Is it more convenient to eat out or eat at home? Would everyone answer these questions in the same way? Why?

Notes

- Instruct students to list all of the advertising they see or hear during a 24 hour period. Types of advertising include television, radio, billboards, in-store displays such as those in grocery stores, demonstrations, and direct marketing. Have students share their lists in class. QUESTIONS: Did any of the advertising you saw or heard encourage you to make a purchase you probably would not have made otherwise? Which advertising was most appealing to you as a consumer? Why?

GRADES 11 & 12

- Write the term *budget* vertically on the chalkboard or overhead projector. Have students identify a term related to budgets for each letter in the word *budget*. Instruct students to write a paragraph about the experience or experiences they have had with a budget.

- Lead students to brainstorm to identify ways a clothing budget can influence the selection of clothing. Have students consider factors that may influence a clothing budget such as family size, family income, activities, gender, age, and sewing skills. QUESTIONS: Are clothes needed for work and casual activities? Is it easier to purchase clothing or make clothing? Which is more time consuming? Which is less expensive?

- Display transparency 5B4, Advertising Media. Have students locate an example of each classification of advertising media and bring it to class. Have student volunteers share their examples with the class. Divide the class into groups, and instruct each group to create a visual display using each member's examples. Display each group's work in the classroom.

- Display transparency 5B5, Record Keeping Systems. Divide the class into four cooperative learning groups. Assign each group one of the four systems listed on the transparency. Instruct each group to list advantages and disadvantages of each system. Have each group select a group leader to share the lists with the class.

ANY GRADE

- Display transparency 5B2, Factors Affecting Purchases. Lead students to brainstorm which factor or factors listed are most important. QUESTIONS: Is one factor more important than another? Why? What would make certain factors more important to certain individuals?

- Display transparency 5B6, Balance Sheet, and lead a class discussion regarding the importance of balance sheets. QUESTIONS: What are assets? What are the total assets shown? What are liabilities? What are the total liabilities shown? What is net worth? What is the total net worth shown? Is the total net worth positive or negative? What should it be? Is the individual depicted in good financial health?

Notes

- Have students plan and develop a bulletin board or display about budgets. Bulletin boards or displays may be completed individually or in groups. The bulletin boards or displays should include sample budgets and possible resources for students to use in developing budgets.

- Arrange to have a panel discussion made up of individuals who are in financial planning or consumer counseling positions. Guide students in preparing questions for the panel in advance.

- Write the words *needs* and *wants* on the chalkboard or overhead projector. Lead a class discussion on the differences between the two words. Include how the definition of each may vary from one individual to another. Lead students to brainstorm to identify examples of each (an individual may need a car but may want a $20,000 car).

- Secure computer programs for creating and maintaining a budget, or find listings and advertisements for them in software catalogs or computer magazines. Demonstrate how these programs work and have students plan fictitious budgets with the program. Have students write brief papers determining and defending their preferred method, computerized or manual.

- Have students list ten places they typically shop. Have students note why they shop at each place on their list. For example, price, hours, selection, habit, or location. Use student's lists to lead a class discussion on why people shop at certain places. QUESTIONS: What influences you most in your shopping decisions? Do you think most people adjust their budget to their shopping preferences or adjust their shopping preferences to their budgets?

- Invite an individual in advertising to speak to the class about advertising from the business perspective as well as the consumer perspective. Assist students in preparing questions prior to the presentation. QUESTION: Who benefits the most from advertising, the retailer or the consumer?

- Display transparency 5B4, Advertising Media. Explain each classification of advertising media listed. Lead a class discussion on the advantages and disadvantages of each. QUESTIONS: Which type of advertising is more advantageous to working individuals? Which type is more advantageous to those who are not working?

- Invite a representative from the Better Business Bureau to speak to the class about fraudulent advertising associated with telemarketing. Guide students in preparing questions prior to the speaker's arrival.

DIRECTIONS: Read the following case studies and establish a budget for each situation.

Case Study 1

Bill and Maria have been married for five years. Bill works for Valley Electric and makes $29,000 per year. His take-home pay is $23,000 per year. His company benefits include a company car, life insurance, and dental and medical insurance. Maria works for City National Bank and makes $18,500 per year. Her take-home pay is $14,500 per year. Maria is pregnant and due in three months. She will take a six week leave of absence when the baby is born (without pay). She plans to return to work at the end of the six weeks and put the baby in a child care center that will cost $70 per week. Maria also receives a quarterly royalty check from oil interests from her father's estate. The lowest it has been is $100. The highest it has been is $400. With the baby coming and Maria taking off work, they need to develop a plan. They would like to set up a budget but don't really know where to start. Bill and Maria have the following set monthly expenses:

√ house payment	$650.00
√ utilities	$150.00
√ groceries	$200.00
√ car payment	$275.00
√ furniture payment	$100.00
√ credit cards	$100.00

Using the information provided above and the information provided in the chart below, plan a monthly budget for Bill and Maria. Be sure to include baby-related expenses.

		Actual	**Budget**
Percent of Income	**Total Net Income**		
15 - 20%	Debt Payments (includes car, loan, and credit card payments)		
25 - 35%	Housing (includes mortgage or rent, taxes, insurance, and utilities)		
15 - 20%	Food (includes eating out)		
10%	Clothing		
5 - 10%	Transportation (includes gas, insurance, and repair)		
10%	Savings		
10 - 20%	Miscellaneous (includes entertainment, medical insurance and expenses, education costs, personal grooming supplies, recreation, and charitable contributions)		
	Balance		

Case Study 2

Joel is having trouble making ends meet. Joel works for Lee's Card Shop part-time while he is a student at State University. He makes $5 an hour and works 20 to 25 hours per week. He also receives financial aid during the fall and spring semesters. His grants (those that do not have to be repaid) are $1,000 each semester. He receives student loans for $2,000 per semester. Joel's tuition averages $800 per semester. He moved out of the dorm into an apartment with a friend. His share of the apartment costs $150 per month, and his share of the utilities average $100 per month. His food bill is around $100 per month. His car costs him approximately $150 per month for gas, repairs, and insurance. Books run about $300 per semester. Joel has a girlfriend, Sondra, whom he tries to see as often as possible. They go out to eat at least twice a week and go to the movie at least once every two weeks. Joel needs assistance in planning a budget.

Percent of Income	Total Net Income	Actual	Budget
15 - 20%	Debt Payments (includes car, loan, and credit card payments)		
25%	Housing (includes mortgage or rent, taxes, insurance, and utilities)		
15 - 20%	Food (includes eating out)		
10%	Clothing		
5 - 10%	Transportation (includes gas, insurance, and repair)		
10%	Savings		
10 - 20%	Miscellaneous (includes entertainment, medical insurance and expenses, education costs, personal grooming supplies, recreation, and charitable contributions)		
	Balance		

Comments:

601

DIRECTIONS: **Part A:** Define the following terms.

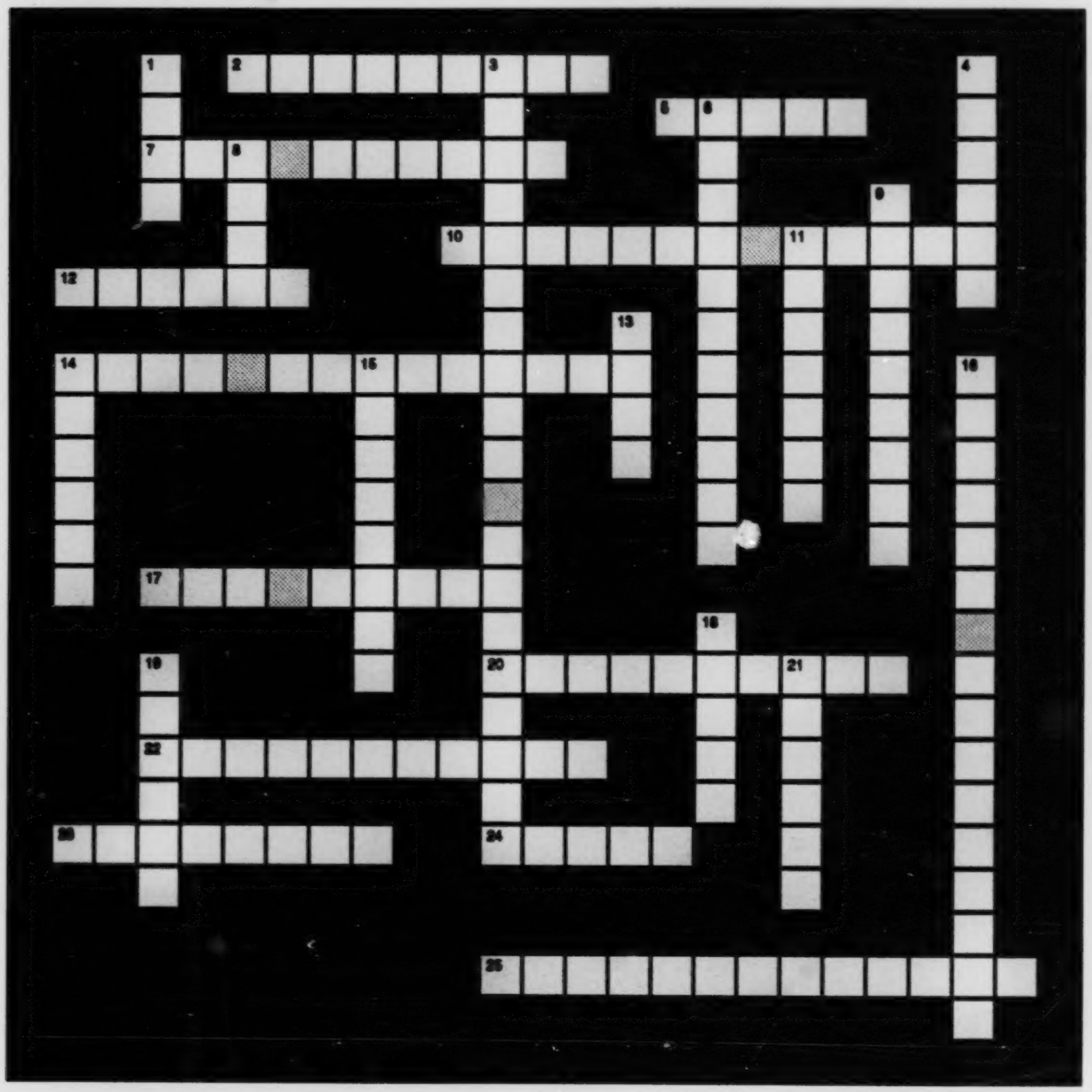
1. fixed expenses

2. flexible expenses

Part B: The following is a list of expenses that the Garcia's face every month. Place a check (✓) beside those expenses listed that are ***flexible*** expenses.

____ 1. house payment
____ 2. eating out
____ 3. credit cards
____ 4. car payment
____ 5. groceries
____ 6. clothing
____ 7. going to the movies
____ 8. car insurance
____ 9. medical insurance
____ 10. rent
____ 11. utility bills
____ 12. cable TV
____ 13. vacations
____ 14. hobbies
____ 15. furniture
____ 16. savings
____ 17. jewelry
____ 18. taxes
____ 19. education costs
____ 20. recreation
____ 21. charitable contributions
____ 22. child care expenses
____ 23. medical/dental expenses (beyond insurance)
____ 24. entertainment

DIRECTIONS: To review terms and information about budgeting and purchasing, complete the following activity. Read each clue on the following page, then write the letters of the word in the boxes of the corresponding item number in the crossword puzzle.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Across

2. Sources of supply or support
5. Tendency to follow a fixed pattern of behavior
7. Income available to save or spend
10. Reflects assets, liabilities, and net worth
12. Sheets or ruled pages divided into columns
14. Advertising literature enclosed with a bill but not directed toward the collection of a bill
17. The difference between assets and liabilities
20. Activities that demand attention or to which a person gives more attention than other activities
22. Debts
23. Expenses that vary in amount and often in frequency
24. Purposes or objectives toward which individuals and families work
25. All the activities involved in the buying and selling of merchandise

Down:

1. A condition in which something is desired but is not needed to sustain mental or physical health
3. Shopping for an item until the best price is found
4. Things that an individual or family owns that are valuable, including money
6. Presenting a product through various media to potential consumers in an effort to induce the public to purchase the product
8. What is left after all deductions (____-home pay)
9. The selling of goods and or services to consumers
11. Sums of money saved
13. A condition in which something is required for the physical or mental well-being of an individual
14. A plan for spending and saving income
15. Booklets that describe products that may be ordered
16. Reaches customer through magazine, catalogs, and direct mail, but radio and television also are used
18. Expenses where an obligation has been made to pay a certain amount on a certain day of the month for a certain period of time
19. The worth or importance that a family or individual attaches to ideas or objects
21. Advertising literature included in a product shipment (package ____)

DIRECTIONS: Part A: Locate an example of display advertising from the newspaper and attach it in the space provided below. Answer the following questions related to the advertisement.

1. *What is the name of the store or organization?*
2. *What type of merchandise does the store or organization sell?*
3. *Is a particular item featured? If so, what is it, and how much does it cost?*
4. *Does the advertisement include merchandise that has been marked down?*
5. *What type of customer does the advertisement target or is it intended to appeal to?*
6. *What are the store hours?*
7. *Where is the store located?*

Part B: Locate an example of classified advertising from the newspaper and attach it below. Answer the following questions related to the classified advertisement.

1. *What type of merchandise is being sold?*
2. *Is the price listed?*
3. *Where can the merchandise be seen?*
4. *Was the classified ad placed by an individual or by a retail organization?*
5. *What other information, if any, is provided in the classified ad?*

Developing A Budget

$$$$$$$$$$$$$$$

$ Determining Income $

$ Determining Expenses $

$ Planning For Savings $

$$$$$$$$$$$$$$$

FACTORS AFFECTING PURCHASES

RESOURCES

GOALS

VALUES

STANDARDS

NEEDS

WANTS

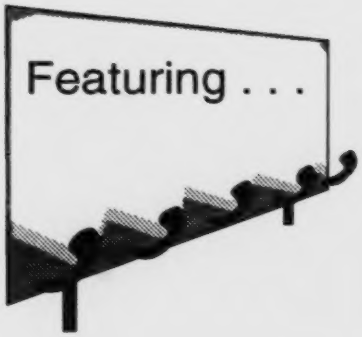
HABITS

PRIORITIES

SAMPLE BUDGET

Percent of Income	Expenses
15 - 20%	Debt Payments (includes car, loan, and credit card payments)
25%	Housing (includes mortgage or rent, taxes, insurance, and utilities)
15 - 20%	Food (includes eating out)
10%	Clothing
5 - 10%	Transportation (includes gas, insurance, and repair)
10%	Savings
10 - 20%	Miscellaneous (includes entertainment, medical insurance and expenses, education costs, personal grooming supplies, recreation, and charitable contributions)

Types of Advertising Media



Displays

Television

Magazines

Yellow Pages

SALE
New, Improved . . .

Newspapers

Direct Mail

✍ Ledger Sheets

✍ Checking Accounts

✍ Envelope System

Record Keeping Systems

✍ Combination System

✍ Calendar Method

✍ Savings Account

Balance Sheet

Assets:		
Cash in checking accounts	$600	
Cash in savings accounts	200	
Cash value of savings bonds	–	
Cash value of life insurance	50	
Cash value of pensions, annuities, etc	–	
Current value of house	–	
Current value of car, furniture, etc.	3,000	
Cash value of other real estate	–	
Market value of securities (stocks, bonds, mutual funds)	600	
Other assets	75	
Total	$4,525	
Liabilities:		
Amount due on real estate mortgages		–
Amount owed on installment purchases		$1,000
Current bills due		200
Amount due on taxes		50
Other liabilities: credit cards		1,400
tuition		800
student loans		2,000
Total		$5,450
NET WORTH:	Assets-Liabilities = Net Worth	
		$4,525- $5,450= (-$925)

5B1-5B2

Notes

Answers will vary.

5B3

Part A:

1. ***Fixed expenses*** are those where an obligation has been made to pay a fixed amount on a certain day of the month for a certain period of time.
2. ***Flexible expenses*** are those that vary in amount and often in frequency.

Part B:

1.
2. √
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20. √
21. √
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23. √
24.

5B4-5B5

Across

1. resources
5. habit
7. net income
10. balance sheet
12. ledger
14. bill enclosure
17. net worth
20. priorities
22. liabilities
23. flexible
24. goals
25. merchandising

Down

1. want
3. comparison shopping
4. assets
6. advertising
8. take
9. retailing

Notes

11. savings
13. need
14. budget
15. catalogs
16. direct marketing
18. fixed
19. values
21. insert

5B6

Answers will vary.

UNIT 5

Module C

Notes

Financial Planning: Savings, Investments, and Insurance

Take time to read between the lines.

Money can be a source of stress and frustration, or it can be a tool that contributes to the quality of life. Financial planning can enable persons to take charge of their financial resources. Students and adults alike sometimes have difficulty grasping the significance of financial planning. The key to teaching this module is helping students see that financial planning benefits everyone — regardless of age or income level. Some students may manage small allowances; some may manage earnings from jobs; and some may already have major financial responsibilities. For each student, financial planning offers a means of managing spending, saving, borrowing, and investing; it involves setting goals and developing strategies to obtain needs and wants; and it helps insure protection against financial emergencies. This module focuses on three basic aspects of financial planning: savings, investments, and insurance.

Financial planning is not something people do only when they begin to accumulate money. Nor is it something that only wealthy people practice. In truth, a financial plan is for anyone who manages any amount of money; it is simply thinking through what one has, what one needs and desires, and how one can best use financial resources to achieve those needs and desires. Any student who has ever asked the question, "Where did my money go?," has experienced the results of not having a financial plan.

Most people get by from month to month without a financial plan, but when a financial crisis occurs they often have no way to deal with it. Nor do they have a way to achieve some luxurious dreams or extras, such as a special vacation or a new car. Many goals may not be affordable, such as further education or the purchase of a home.

Most people get by from month to month without a financial plan, but when a financial crisis occurs they often have no way to deal with it.

Notes

A financial plan is a way to organize spending, saving, and investing to provide security even when unexpected incidents occur.

Without a financial plan, it is difficult to achieve financial security for oneself and one's family over a lifetime. A financial plan is a way to organize spending, saving, and investing to provide security even when unexpected incidents occur.

A financial plan begins with a personal inventory, considering such factors as financial resources, financial responsibilities, and stage in the life cycle. It is important to create a financial portfolio, which means determining one's ***net worth*** — the total amount one possesses after subtracting all debts. Calculating net worth periodically makes it possible to track financial progress and make necessary adjustments. Knowing exactly where one stands financially is a sound basis for decisions regarding how much to spend, how to use credit wisely, and developing financial goals. Examples of financial goals include buying a car, providing oneself or children with a college education, buying or building a house, or building up savings and investments.

SAVINGS

No matter how small one's income, a portion of it should be budgeted for savings.

Saving money is a habit that should be developed as early as possible. It is impossible to grow financially, no matter how high a person's income, unless more money is taken in than spent. No matter how small one's income, a portion of it should be budgeted for savings.

Savings may be classified into two categories: short-term and long-term. It is important first to build up short-term savings that can be used for emergencies, such as an illness or a period of unemployment, or for large or recurring expenses, such as an annual car insurance premium. After this short-term or emergency fund has been accumulated, then money can be put into long-term savings. Long-term savings are used to finance goals further in the future, such as a home, dream vacation, college education, or retirement.

How Savings Grow

One way to build savings is to put money aside regularly so that the amount saved continually grows. The most effective way to save is to decide on an amount or percentage to save, put this money in savings first, and then spend what is left. Even if the amount is small, it will grow if added to regularly. Employers often encourage their employees to save by offering ***payroll deduction saving plans***; under these plans, the employee may authorize a certain amount to be withheld from each paycheck and placed in a savings fund or used to buy savings bonds.

Savings also grow when placed in a financial institution where the money will earn interest or dividends. ***Interest*** is the price an institution or other borrower pays for the use of money over a certain period of time; ***dividends*** are shares of the institution's profits divided among shareholders.

Savings institutions, which have been long available to consumers, include commercial banks, mutual savings banks, savings and loan institutions, and credit unions. When shopping for a place to deposit savings, factors such as the following should be considered:

- the interest rate paid — The higher the rate of interest, the faster savings grow.
- the method used to calculate interest — For example, is interest calculated on the average daily balance or the lowest balance during the period?
- how often interest is ***compounded*** (interest earned is added to the total and new interest calculated) — The more frequently savings are compounded, the faster they grow.
- policies and requirements of the institution — Is there a minimum balance which must be maintained? What charges are assessed for account services?
- ***liquidity***, or ease of converting savings into immediate cash — Can money be withdrawn at any time? Is there a penalty for withdrawal under certain conditions?
- safety of the funds—To protect savings, the account should be insured, preferably by a federal agency, such as FDIC.

Notes

Savings Accounts

Each of the various savings institutions offer a broad range of services and types of accounts to their customers. Types of savings accounts traditionally offered include the following:

- regular savings accounts, which permit deposits and withdrawals to be made at any time. This account is sometimes called a ***passbook account*** because a passbook may be issued for recording deposits and withdrawals. Interest paid on the regular savings account is less than other types of savings plans, but the funds are readily accessible.
- ***certificates of deposit (CDs)*** are so called because certificates are issued rather than a passbook. CDs pay a higher interest but require a specified minimum deposit, require the money to be left on deposit for a specified period of time, and charge a penalty for early withdrawal of the funds.
- retirement accounts, which include the Individual Retirement Account (IRA) and Keogh Plan. These accounts enable workers to supplement their pension plans by depositing money into a retirement account themselves. The maximum amount which can be contributed to an IRA each year is regulated by law and is currently $2,000. The Keogh is a retirement account for self-employed persons. Earnings from IRA accounts are tax-exempt until the funds are withdrawn on or after the earner reaches age 59 1/2; penalties are charged for early withdrawal.

Savings institutions readily provide information regarding the types of accounts offered, as well as additional services available. As savings funds grow, an individual should have money in various savings plans. For example, short-term savings could be deposited in a passbook account so funds can be deposited and withdrawn more often without penalty. Money

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set aside for long-term goals can be deposited in a CD where it will earn a higher interest rate since it is not intended for immediate use. And a wise saver will deposit money each year into a retirement account to build up retirement security while taking advantage of tax savings.

INVESTMENTS

When choosing an investment, one should take the time to evaluate and research the investment in addition to evaluating personal financial status and tolerance for risk.

Funds put into business, real estate, stocks, bonds, or some other enterprise for the purpose of making an income or profit are called ***investments***. There are several types of investments a person can make, but all investments are not always wise investments for a particular individual. Investment involves risk, and the greater the opportunity for high return, the greater the risk. When choosing an investment, one should take the time to evaluate and research the investment in addition to evaluating personal financial status and tolerance for risk.

As previously discussed, tracking one's net worth will provide insight into individual investment strategies. It is recommended that money be placed in investments only after taking basic financial steps such as the following:

- Set a reasonable budget considering one's income, and stay within those limits. The only way to grow financially is to take in more money than is spent.
- Start and continue a savings program to build up funds for emergencies, unexpected needs, and unplanned purchases. Additional savings can then be accumulated for investments.
- Have accessible credit, such as credit cards, to use in financial emergencies.
- Have insurance to protect assets and current lifestyle in the event of a disaster or shortcoming.

Some different types of investments include stocks, bonds, mutual funds, money markets, and real estate. It makes sense to invest in a variety of investments from different institutions rather than in only one type, such as all stocks in one corporation. This is called ***diversification***. Knowing about various types of investments can help in determining the best investment route for one's financial situation.

Stocks

Stocks refer to shares in the ownership of a corporation. Stocks are sold to those who want to invest in the company to finance the company's goals; investors expect to receive a portion of money from profits and hope that the market value or monetary worth of their stock will increase. A person who owns stock in a company is referred to as a ***stockholder***. Stockholders receive a share of any profits distributed as ***dividends***, which are earnings distributed as cash.

The value of stock may vary at any given time. Stocks are sold through major stock exchanges: the New York Stock Exchange, American Stock Exchange, or over-the-counter (the NASDAQ which stands for the National Association of Securities Dealers Automated Quotations). Share prices are reported daily in the financial section of major newspapers. When investing in stocks, it is important to remember that from the time one purchases stock the share price may increase significantly, resulting in ***capital gains*** or profits, or it may decrease significantly, resulting in losses.

Notes

Stocks are sold through major stock exchanges: the New York Stock Exchange, American Stock Exchange, or over-the-counter (the NASDAQ).

Bonds

Bonds are sometimes called debt securities or fixed-return investments. They are instruments sold to investors by a corporation or government to raise money. A bond represents a promise to pay an investor a certain amount of money at a specific time in the future, plus interest at a fixed rate. The term ***maturity date*** refers to the ending date of a bond. For example, a ten-year bond issued in August, 1995 would have a maturity date of August, 2005; at the maturity date, the face value is due. For example, if the face value of the bond is $1000, then that amount will be paid to the holder in August, 2005 by the corporation, federal government, or municipality that issued the bond. ***Municipality*** refers to bonds purchased from cities, states, districts, or political groups. If a bond is sold before the maturity date, the full face value amount will not be received.

Bonds are usually considered safer investments than stocks. However, they are not risk-free because they are only as good as the entity that issues them. Bonds are assigned ratings. Those considered highest quality, minimum risk are rated Triple A; poorest quality are rated D. Any bonds rated below B carry a much greater risk; however, to offset the risk, higher interest rates are usually paid.

Bonds are usually considered safer investments than stocks.

Federal government bonds, issued by the U.S. Treasury, are the safest bonds available. Three types of ***marketable*** Treasury securities are Treasury bills, Treasury notes, and Treasury bonds. Marketable securities can be bought and sold to other investors during the period before they mature. U.S. Government savings bonds are also issued by the federal government. They are nonmarketable. Savings bonds are issued in the name of the purchaser and cannot be sold to another investor. The following are various treasury securities:

- T-bills are short-term securities with maturities from three to twelve months. The minimum investment is $10,000.
- Treasury notes have a minimum purchase of $5,000 and mature in one to ten years.
- Treasury bonds are long-term securities ranging from ten to thirty years.
- Series EE savings bonds are available in denominations from $50 to $10,000. They are purchased at a discount of 50%; a $100 EE savings bond costs $50 and interest is automatically invested. Bonds reach maturity, or face value, twelve years from the date of purchase. The interest rate of these savings bonds is based on the average yield of U.S.

Treasury notes during the life of the bond, but the return cannot go below the minimum guaranteed at purchase. Series EE bonds are ideal instruments for small investors and offer some tax advantages as well.

Mutual Funds

Mutual funds are investment companies which pool investors' money and then invest in various securities. Mutual funds are a popular investment choice for many individuals; they offer diversification and professional management at a lower cost than if purchased individually. However, within mutual funds, most decisions are made by management, not investors, and investors pay management fees or commissions for services. Dividends are paid periodically, and the money can be distributed to the shareholder or the amount can be automatically reinvested. For example, if a $1,000 mutual fund investment earned a dividend of $80, then the mutual fund investment would become $1,080.

Money Market Instruments

The term ***money market*** refers to interest-paying instruments with the following characteristics: they are ***liquid*** (can easily be converted to cash), short-term, and low-risk. Most money market accounts allow a person to write checks on the account; however, the number of checks or withdrawals per month may be restricted. Money put into money market accounts is usually invested in very short-term securities that will mature in less than a year. This allows a person to earn interest at the current competitive rate without tying up the money for a long period of time. Money market accounts are ideal for individuals needing quick access to their money and for money that will be used in the near future.

Money Market accounts are ideal for individuals needing quick access to their money and for money that will be used in the near future.

There are two different types of money market accounts: money market bank deposit accounts and money market mutual funds. The two are very similar with a few distinct differences. One difference is that money market bank deposit accounts may be federally insured and money market mutual funds are not. One disadvantage to the money market bank account is that when the balance in the account drops below the minimum required, the interest rate drops to what the average savings account receives. The money market mutual fund is closely tied to the interest rates of securities; therefore, the return rate of these accounts can shift drastically with shifting rates of securities. The money market mutual fund frequently offers unlimited checking and the money market bank account usually has limited check writing privileges. The money market mutual fund operates just as a mutual fund in that money of investors is pooled to buy shares in several securities.

Real Estate

The term ***real estate*** refers to property that includes land and everything on the land such as houses, barns, buildings, crops, and mineral rights. Real estate can provide two purposes: serve as a home for one to live in and as an investment. An individual who chooses to buy a house to live in is also making an investment. Most real estate increases in value over several years. However, personal dwellings are not the only type of real estate in which people invest. Some purchase real estate such as office buildings, duplexes, homes, and farm land for investments or rental property. Real estate investments require more money up front for the investment, and this type of investment requires a great deal of knowledge, study, and inquiry. Proper management of real estate investments demands more time as compared to other types of investments. Return rates in real estate investments vary; it is sometimes hard to see any return rates until the property is actually sold.

Notes

INSURANCE

Insurance provides for protection against financial losses resulting from events such as automobile accidents, fires, illness, disabilities, death, and theft. Without such protection, the best of financial plans can be wiped out by one such occurrence. Although insurance is sometimes looked upon as an instrument of investment, its primary purpose is protection.

Insurance provides protection against financial losses resulting from events such as automobile accidents, fires, illness, disabilities, death, and theft.

Insurance is obtained by taking out a policy with an insurance company. A ***policy*** is a written agreement between the insured and the insurance company specifically stating the terms of the coverage. The ***premium*** is the amount of money which must be paid to put insurance coverage into effect. Premiums may be paid monthly, quarterly, annually, or semiannually. When a financial loss does occur, the insured must notify the insurance company and file a ***claim***, which is a request for payment from the insurance company for a loss covered under the terms of the insurance policy.

Most policies require the insured to pay a fixed amount toward the loss before the policy will begin to pay; this is referred to as a ***deductible***. Once the deductible has been met the insurance company will pay a certain percentage or will pay the value of the policy. For example, a health insurance policy with a $200 deductible might pay 80% of expenses after the deductible has been met, but the plan would pay 100% of expenses once the annual out-of-pocket maximum was met. ***Out-of-pocket maximum*** is the highest limit of medical expenses a person must reach before the insurance company will pay all medical expenses. This amount varies from policy to policy and might be $500, $1000, or $1500. Another example would be that of face value policies, such as a homeowner's policy. With a homeowner's policy for $75,000 and a $500 deductible, if a house were destroyed by fire, the insurance company would pay all but $500. The deductible (or $500) would be paid by the policy holder.

Selecting an insurance company is an important financial decision. It is appropriate to shop around, research various companies, compare policies, and seek recommendations from friends and relatives. One should take time to find an insurance agent with whom he or she feels comfortable and whose advice can be trusted. Any policy should be considered on the basis of how

Notes

well it meets specific individual and family needs. There are several types of insurance:

- health
- income
- life
- property
- automobile

Health Insurance

A good health insurance plan can protect individuals from being financially wiped out with no way to regain a financial basis.

Although it is important to have all types of insurance, health insurance should be a top priority to purchase. Paying for large medical bills is not an easy task, and health cannot always be restored. In a matter of hours a person could be involved in an accident resulting in serious injury and requiring extensive medical care. An accident can prevent a person from returning to work for several months or even result in permanent disabilities with the probability of never returning to work at all. A good health insurance plan can protect individuals from being financially wiped out with no way to regain a financial basis.

There are several different types of health insurance, and choices should fit an individual's situation. Types of health insurance include the following:

- ***hospital expense insurance*** — provides a portion of payment to the hospital for daily room and board charges and other expenses, such as medication, operating room, or laboratory tests
- ***major medical insurance*** — designed to provide payment for all types of medical costs, such as in-hospital costs as well as most out-of-hospital costs
- ***surgical expense insurance*** — provides a portion of payment for almost any type of surgery needed to maintain the insured's health
- ***health maintenance organizations*** (HMOs) — a group plan in which an amount is paid each month by the insured, then only a small amount is paid each doctor's visit
- ***Medicare*** — a federal government health insurance program to help people age sixty-five and older or people who are recipients of monthly social security disability benefits and have been for at least two years
- ***Medicaid*** — designed by the federal government as a state program to help those who need and qualify for medical assistance

Sometimes difficulties arise in obtaining health insurance coverage because of a ***preexisting condition***, which refers to an illness, injury, or condition existing before the policy goes into effect. Such conditions are usually identified by the insurance company through contacting a person's doctors and asking them to identify any preexisting conditions. Based on the doctor's report the company might choose not to write a policy at all, or the preexisting conditions may be excluded from policy coverage. This means that any medical expense because of preexisting conditions will not be covered by the policy. However, preexisting conditions have the possibility of eventually being covered if a ***rider*** is placed on the policy. A rider is an attachment to the policy adding or deleting something from the policy agreement. In this case a rider may delete a preexisting condition from the policy if the condition causes no problems for a specified amount of time. After the rider has been removed, any medical expenses that occur related to the preexisting condition will be covered by the insurance policy.

Notes

Income Insurance

Income insurance provides protection in the event of income loss due to an accident, getting laid off, or being fired. Three types of income insurance are worker's compensation insurance, unemployment insurance, and disability insurance.

Worker's compensation insurance provides protection on the job in the event of an accident, injury, or illness due to the job. This insurance is provided at no cost to the employee and is required of employers in every state. Each state's laws determine the type and amount of benefits a person receives. Generally, all medical bills related to the job injury are paid for a lifetime and a certain percentage of wages is paid up to a maximum amount. In the case of death or ***dismemberment***, which refers to the loss of limbs in an accident, payments of lump-sum amounts are scheduled to be distributed to employees or beneficiaries.

Unemployment insurance provides protection when one is fired or laid off work . In Texas, employers must pay unemployment insurance tax to the Texas Workforce Commission to contribute to the unemployment insurance benefits paid to eligible workers. Each specific case has different stipulations. To file a claim or find out eligibility regulations, one should contact the local Texas Workforce Commission.

In Texas, employers must pay unemployment insurance tax to the Texas Workforce Commission to contribute to the unemployment insurance benefits paid to eligible workers.

Disability insurance provides a portion of income lost due to an accident or illness. This type of insurance policy is purchased by individuals instead of being provided by employers. Most policies specify whether the coverage is for a short-term disability, which usually pays for six months of income, or a long-term disability, which usually pays for two years of income or until age sixty-five. Also, most policies have a ***waiting period***, which means a person must wait a specified amount of time after the injury before payments begin. Different disability insurance policies should be carefully researched because there are several common clauses in most policies which should be considered. The clauses include the following:

- ***presumptive disability clause*** — specifically defines disability in the insurance company's terms, such as being totally disabled to work in any income-earning job or being unable to perform the tasks of one's occupation corresponding to education and training prior to an illness or injury
- ***prorating clause*** — allows the insurance company to raise the price of the policy if a person changes jobs or if a job becomes more dangerous. This type of clause should be avoided.

Notes

- ***coordination of benefits clause*** or ***participation limits*** — keeps becoming disabled from being profitable by paying only a percentage of the person's current income

Life Insurance

Life insurance provides protection against financial losses and status decline for family members in the event of death. There are several types of insurance policies with variations of each available. Specific features and options should be carefully researched before selecting life insurance. Four main types of life insurance policies are

- term life insurance
- whole life insurance
- universal life insurance
- variable life insurance

Term life insurance is the least expensive life insurance because it includes only death benefits.

Term life insurance provides coverage for a specific period of time. It pays money only in the event of death during the term covered and has no cash value otherwise. Under the most common type of term insurance, the premium increases over the years with the death benefit staying the same. If one stops making the premium payments the policy is canceled. Term life insurance is the least expensive type of life insurance because it includes only death benefits.

Whole life insurance is permanent life insurance that builds a cash value. As premiums are paid, part of the money purchases insurance coverage and part is invested on behalf of the insured. The premiums always remain the same, and if the policy is canceled the insured receives the invested portion—the cash value. Interest earned on the invested portion is not taxable until the amount is withdrawn. Whole life insurance is really term life insurance with a built-in investment feature. Because premiums purchase more than death benefits, they are higher. It is important to note that cash value builds up slowly at first due to commissions and processing costs, so whole life is generally not a wise choice for someone not planning to keep the policy for at least five years.

Universal life insurance permits the policyholder to see exactly what amount of money goes toward the premium, any charges, and what portion accumulates as cash value and interest. Money in the cash value account is available for withdrawal or borrowing; however, any withdrawals reduce the death benefit amount.

Variable life insurance permits the policyholder to invest in various financial markets, thus combining life insurance with investment options. The policyholder pays premiums for the life of the contract; premiums are usually ***fixed*** (remain the same price). Because investment choices rest with the policyholder, opportunity exists for greater return, but there also exists greater risk. For example, investments could decrease in value, lowering the cash value and death benefit.

The type of life insurance a person chooses depends on each individual situation, such as financial status, risk tolerance, and what specific protection is needed. For example, a young couple with preschool age children must consider the needs of their children. As a person's life cycle changes, insurance can be increased or decreased depending on current needs.

Notes

The type of life insurance a person chooses depends on each individual situation, such as financial status, risk tolerance, and what specific protection is needed.

Property Insurance

Property insurance provides protection from financial loss if property is destroyed, damaged, or stolen. This type of insurance has a deductible that must be paid before the policy will pay anything. The main type of property insurance is homeowner's insurance although there are other types of insurance that offer protection for property loss. Automobiles are also a type of property.

A ***homeowner's policy*** provides a package of protection, including liability and property coverage, needed by renters and homeowners. For homeowners, this type of policy can be insurance for the actual house and the contents inside the home. Renters can purchase a homeowner's policy that will cover their contents because their landlord will be responsible for having insurance on the actual dwelling. A homeowner's policy offers several other types of coverage. Liability is provided in case someone is injured while visiting in the home, so resulting medical expenses can be paid with this policy. Other buildings such as storage houses, play houses, garages, and carports are covered also against damage. If there is a loss of use — for example, a family is unable to stay in the home because of extensive smoke damage — the insurance policy would pay a percentage of the cost for them to stay in a hotel. Usually, a homeowner's policy covers replacement cost of the property instead of what the property is actually worth after being depreciated.

Another type of property insurance is a ***fire policy***, which is a mix- and-match policy for protection against financial loss of property. A fire policy can be designed to cover home and contents or just the home excluding the contents. Damages produced by such events as fire, wind, hail, civil commotion (such as riots, demonstrations, and human activity), and hurricanes can be covered by a fire policy if these things are specifically listed in the policy. A fire policy does not include liability, and the property is depreciated instead of being based on replacement cost. A fire policy is less expensive than a homeowner's policy, but a homeowner's policy pays more for small losses. However, if the loss is a total loss, then the two policies cover about the same amount.

Automobile Insurance

Automobile insurance provides liability and property protection in one policy for drivers and automobile owners. An automobile policy can provide several different types of coverage depending on what is required by an individual. This type of insurance also has a deductible which must be paid,

Notes

and the amount of payment on a loss depends on the type of insurance and the value of the car. The value of a car is depreciated over time and payment upon loss will be based on the value of the car instead of original cost.

Liability insurance covers the other person, vehicle, or property damaged by the insured in an accident which is the fault of the insured. This type of insurance is required by law in Texas so that if one causes an accident, one will be able to pay for accrued damages. ***Personal injury insurance*** covers personal injuries received in an automobile accident and injuries received by others in the same vehicle. ***Collision insurance*** pays for repairs to the insured's own vehicle when he or she is at fault for colliding with an object, another car, or for damages from a rollover. ***Comprehensive insurance*** pays for damages resulting from fire, theft, broken windows, falling objects, vandalism, hail, windstorm, and basically anything that is not categorized under collision insurance. ***Uninsured*** and ***underinsured insurance*** provides for bodily and automobile damage to the insured and the passengers in that vehicle if the person in the other vehicle is at fault and has insufficient insurance or no insurance at all.

Notes

- Visually display transparency 5C1, Types of Insurance, while posing the following question to students: What is the purpose of insurance? Ask students how they might answer this question for each type of insurance shown on the transparency. Incorporate student's answers into a class discussion about the purpose of different types of insurance. QUESTIONS: Do people have a need for insurance? Why? Who especially has a need for insurance? Why? Why would it be worthwhile to invest in insurance? How can having insurance give one a sense of security?

- Lead students to brainstorm reasons why saving money is a positive and wise thing to do. Visually display students ideas, and lead a class discussion on ways students can save money. Some students may already have knowledge about different savings plans. Allow these students to share voluntarily both positive and negative information about saving. Ask each student to create a visual that would motivate other students to start saving money. Supply each student with one 8 1/2 X 11 piece of colored paper, and have them list as least five positive reasons for choosing to save. Display in the classroom or get permission to display in the school hallways.

- Duplicate and distribute teaching activity 5C1, Monthly Savings Plan. Using the case study provided, ask each student to work independently to calculate Annie's total monthly income, total monthly expenses, and amount left over for saving. Lead a class discussion about Annie's possibilities of saving some money every month. QUESTIONS: What suggestions were offered to Annie for saving for a computer? Was that a long-term or a short-term goal? Why do most people find it difficult to save? Why are some students unmotivated to save? What would be a good incentive to save? Why is it important to maintain some form of savings?

- Have each student interview a parent, other family member, or a family friend about investments. Guide students in preparing questions prior to the interviews. Each student should prepare a brief summary of the interview to share with the class. Questions may include the following: With what types of investments are you familiar? What advice would you give to persons just beginning to enter the world of investing?

- Have students work in small groups to investigate investment opportunities at different financial institutions. Assign each group a local financial institution such as a bank, mortgage company, credit union, or savings and loan. Groups should obtain data and information about the various types of savings/investments (such as CD's and money market) available at the institution. After gathering all the information needed, have groups prepare and present a chart based on the information they

Notes

received. Allow other group members the opportunity to ask questions to presenting groups. Display charts in the classroom, and lead class a discussion comparing and evaluating the various saving/investment opportunities displayed on group charts.

- Invite a life insurance agent to speak to the class about factors that should be considered when choosing life insurance. Guide students in preparing questions prior to the arrival of the speaker. Questions may include the following: What information does a life insurance agent need to know about the customer? Are there any situations in which the life insurance agent may refuse to provide a policy for the customer? What is the most popular policy for a single person? a married couple without children? a married couple with children? What should be considered prior to choosing a policy?

- Display transparency 5C1, Types of Insurance. Have students work in pairs to create a fictional profile of one of the following persons or groups of people:
    - a single person
    - a newly married couple
    - a married couple with two school-age children and one teenager
    - a single mom with one child
    - an elderly widow

  Profiles should include specific information that would be necessary in determining the need for obtaining certain types of insurance. Visually display transparency 5C1, Types of Insurance, for students to refer to as needed. Profile information should include ownership of automobiles and property, ages of person(s), expected or present income, and health status. After pairs of students have completed profiles allow them to exchange their profiles with that of another student pair. Have students justify insurance needs they assigned to a fictional individual or family. Allow class members to challenge each others decisions.

- Have each student choose a popular stock (like McDonald's) and pretend to buy and own a specific amount of stock in that company. Have students find out from where and from whom stocks are purchased and what is involved in setting up an account. Students should then follow the progress of their stocks for a period of three weeks. (Results should be posted on a 1/2 size posterboard.) At the end of three weeks, have students present individual reports to the class on the success or failure of their investments. Allow students to discuss results with each other and display posters in the classroom.

- Invite a financial specialist to speak to the class about the different types of financial services that are available, their costs to customers, and ways to recognize both fraudulent services and trustworthy reputable services. QUESTIONS: What types of credentials are recognized in the field of finances? What are the differences among Certified Financial Planners, Registered Investment Advisors, and Certified Public Accountants? How must these titles be obtained? Are there guidelines for retaining the same status titles over a period of time? Have each student write a paragraph on "How to Choose a Reputable Financial Specialist."

Notes

GRADES 9 & 10

- Explain to students the difference between *simple interest* and *compound interest*. Explain the concept that if the interest were compounded continuously, it would be higher than the simple interest. Duplicate and distribute a copy of teaching activity 5C2, Computing Simple and Compound Interest. After students have completed the activity, lead a class discussion about results. QUESTIONS: For what reasons would simple interest be offered to customers? What are the advantages of receiving compound interest on investments? Does a savings account earn simple interest or compound interest? Which type of interest would you like to earn on your money and why?

- Divide the class into small groups to conduct library research and prepare a brief report about one of the agencies (such as FDIC, RTC, and NASD/SIPC) that insure deposits in banks, savings and loan institutions, investments, and credit unions. Reports should include the following information:
  - purpose of insurance
  - types of institutions insured
  - benefits to customers and institutions
  - maximum amount insured

  Allow student volunteers to share findings with the class and collect reports.

- Display transparency 5C2, Banking Services. Explain briefly (in one or two sentences) what each service found on the transparency provides to customers. Assign each student one of the banking services in which to give a report. Have students share their reports with the class. QUESTIONS: Which of these services are often advertised as free to attract customers? Which of these services involves background checks of your financial records and standing? Might one age group use some of the services more frequently than other services? Why?

- Have students assume they each have one thousand dollars to invest as they want. Instruct students to choose how they will invest their money. Ask each student to turn in a report (on 1/2 sheet posterboard) showing exactly where and how they decided to invest their money. Each report should tell how much money is expected to accumulate after a one-year period, a two-year period, and a five-year period. Display reports in the classroom.

Notes

- Invite an insurance agent that sells a variety of different types of insurance to speak to the class about what insurance is and how it works. Ask the speaker to discuss why the same type of insurance might vary in price from one person to the next. Guide students in preparing questions prior to the arrival of the speaker. Questions may include the following: What types of insurance sell the most? Why? What type of automobile insurance is now required by law? Why would the insurance for a jeep be more expensive than the insurance for a Toyota? Why does age and gender affect the cost of health, life, and automobile insurance? Can insurance premiums be affected by where one lives? How? Can insurance payments be arranged? Have each student write a paragraph about the need for insurance coverage. Collect papers.

- Divide the class in half, and instruct students to work in pairs. Ask teams from the first half of the class to research the terms *high-risk investments* and *low-risk investments*. Ask the teams from the second half of the class to research the terms *low-return on investments* and *high-return on investments*. Have students share their findings with the class and lead a discussion about the relationship between risk and return. QUESTIONS: How will risky investments affect return? Are high-returns limited to risky investments? Are low-returns limited to low-risk investments?

- Visually display transparency 5C5, Family Life Cycles. Divide the class into small groups and have each group develop a fictional family and take that family through the life cycle stages. Groups should be instructed to brainstorm some of the family's most likely financial needs specific for each stage of the life cycle. Home purchases, car payments, and other major financial obligations should be included as well as less minor expenses, such as baby diapers. Allow a representative from each group to share results with the class.

GRADES 11 & 12

- Duplicate and distribute copies of teaching activity 5C4, Relationship of Financial Goals and Plans. Remind students that a person needs to have financial goals prior to saving (or investing) money. Instruct each student to develop their own financial goals. Encourage students to develop both short-term and long-term goals. A short-term goal may be to purchase a new outfit for the school dance and a long-term goal may be to buy a car. After students have completed this assignment, have them develop a detailed plan of how they are going to meet the goals they have set.

- Divide the class into three to five groups. Ask each group to envision themselves as a family that is in the process of moving to a new home and would like to purchase insurance coverage to protect their belongings. Assign each family one of the following places to which they will be moving:

- a large apartment complex
- a duplex where the owner lives in the other half
- a purchased/owned house
- a small house on the property of a very large house
- a rent house

Have each family research the type(s) of insurance needed in their particular situation for things such as weather damage to exterior and interior, including furnishings, burglary, or a cracked water pipe that floods the residence. Students can think of other reasons for the need of insurance coverage. Direct groups to speak with a legal professional to acquire current information. Have each group prepare a presentation to share with the class. QUESTIONS: What responsibilities do tenants have in the protection of personal and household belongings? What responsibilities does a landlord have concerning the belongings of their tenants? What are the differences in responsibilities between tenants and homeowners?

Notes

- Display transparency 5C3, Why People Buy Homes. Lead a class discussion about the seven reasons for purchasing a home. Have each student choose the three main reasons that would be personal motivators for buying a home. QUESTIONS: What are some of the problems that would make it difficult to buy a home? What factors should be considered prior to purchasing a home? Can feelings of permanence be achieved through other means than purchasing a home? What are other reasons for purchasing a home that could be added to this list? What are the disadvantages of owning a home?

- Have each student write a short summary on the benefits to a family who has insurance to protect themselves and their belongings. Include reasons why having insurance might contribute to feelings of safety and security. Allow students to share their thoughts with the class. Collect assignments.

- Invite a guest speaker from an area hospital to speak to the class concerning the cost of medical care. Ask the speaker to include the cost of minor medical care, such as the flu or a sore throat, to major medical care, such as surgery or rehabilitation. Guide students in preparing questions prior to the arrival of the speaker. Questions may include the following: What happens to persons without health insurance? What are the effects upon society when one does not have health insurance?

- Collect and bring to class brochures on types of accounts from various banks, savings and loan institutions, and credit unions. Briefly review the wide variety of accounts that are available to consumers. Divide the class into small groups, and ask each group to choose one type of account available from one of the brochures. Instruct each group to describe or write a profile about the customer (family or individual) who

Notes

would most likely be interested in that type of account and explain why. Information about the customer (or family) should include the following:

- lifestyles that may affect financial needs
- future financial needs and wants
- present financial needs and wants

(For example, one who writes many checks per month may benefit from unlimited check-writing accounts, one who travels frequently may want an account that gives free traveler's checks, a savings account requiring minimum deposit may be very low-interest bearing but would be sufficient for some, while others may be able to deposit and leave in the account a predetermined amount of funds in order to maintain an interest-bearing checking account.) Explain to students the reasons (such as customer need, customer want, and competition) for so many different types of accounts.

■ Stress the importance of seeking guidance from only qualified professionals concerning personal financial planning. Credentials, experience, reputation, and confidential services are important characteristics for financial planners to have. Have students work in pairs to investigate the differences between the following occupations:

- accountant
- financial planner
- investment advisor
- insurance agent

Allow student volunteers to share their answers with the class. Lead a class discussion about the services that persons working in each occupation are able to provide. QUESTIONS: When would be a good time for one to seek the counsel of a financial planner? What is the difference between seeking the services of a financial planner and an investment advisor? What types of insurance agents are there? When might one seek the services of an accountant?

■ Divide the class into groups of four and distribute to each group teaching activity 5C5, Questions To Ask Financial Planners. Ask each group to complete the activity according to the directions provided on the teaching activity. Allow students to share suggested questions with the class and give reasons for those specific questions.

■ Invite a representative from an area bank, savings and loan institution, or credit union to discuss the importance of saving at all ages. Ask the guest speaker to focus on the types of savings accounts and types of institutions available especially for students and young adults. Guide students in preparing questions prior to the arrival of the speaker. Questions may include the following: What is the minimum amount of funds needed to open each different account? What hidden charges, if any, might be part of some savings programs? Are there any age limitations to opening a savings account? What incentives are built into savings accounts to encourage customers to open or add to their accounts? Have each student write a short one-page paper on the type of savings account they would choose and why. Collect assignment.

Notes

- Duplicate and distribute teaching activity 5C3, Automobile Insurance Profile. Instruct students to complete the automobile insurance profile as directed on the teaching activity. Remind students that agents must know details about the automobile, such as if it is equipped with a T-top or a sun-roof and the size of the engine. This information is needed to provide the customer with an accurate price quote. After students have completed the assignment, lead a class discussion on their findings. QUESTIONS: What factors affect the availability and cost of automobile insurance? Why does the location of your residence affect the cost of automobile insurance? Does age or gender matter when figuring out cost of automobile insurance?

ANY GRADE

- Divide the class into five groups and assign each group one of the following topics:
  - stocks
  - bonds
  - mutual funds
  - money markets
  - real estate

  Have each group study classroom and library resources to gain a better understanding of their assigned topic. Using at least one visual aid, each group should be prepared to report their findings to the class in a ten to fifteen minute presentation.

- Invite a Realtor to speak about property and real estate investment opportunities, including investment information about apartments, office buildings, and small business buildings. Guide students in preparing questions prior to the arrival of the speaker. Questions may include the following: What amount of capital is required to begin investments in real estate? What amount of capital is required to begin investments in group real estate? What determines the amount of capital needed?

- Obtain samples or forms from a bank, accountant, financial planner, or other resource for calculating net worth. Divide the class into four groups and assign each group one of the following fictional persons to use as a basis for filling out the forms:
  - single young adult with a part-time job
  - young married couple (one in school, one working full-time)
  - young married couple (one child, two incomes)
  - single adult with full time job

  Have each group assign their fictional person an income, savings account, property ownership, accumulated debts and liability. Lead

Notes

groups to practice filling out the net worth form according to the established criteria. Ask a representative from each group to present the group's findings with the class.

- Have students obtain brochures on Series EE U.S. Savings Bonds. Allow students to work in groups of no more than three to prepare a written summary describing EE Bonds, including how they can be purchased, how they grow, how much they cost, and other relevant information. Collect reports. Lead a class discussion on summarized information. QUESTIONS: How are EE Bonds purchased? Where can they be purchased? What are the prices of EE Bonds? What are the benefits of investing in EE Bonds?

- Contact the Education Department of the Consumer Credit Counseling Service to arrange for a financial specialist to speak to the class about how and when to begin planning financially for the future. Guide students in preparing questions prior to the arrival of the speaker. Questions may include the following: Why is financial planning important for all persons regardless of age or income? What are some strategies for saving? investing? acquiring adequate insurance? Have each student write a one-page summary of the information received from the financial specialist.

- Duplicate and distribute copies of teaching activity 5C6, Needs During the Family Life Cycle to the class. Have each student complete the teaching activity according to the directions provided and allow student volunteers to share their answers with the class. Collect papers.

- Have students prepare posters, advertisements, or audio-visual presentations advocating the need for insurance. Students may want to depict occurrences that require insurance or show potential results of not being adequately insured. Allow each student to give a five minute presentation to the class using their prepared materials. Display posters or advertisements in classroom.

- Obtain samples of booklets describing benefits packages available from various employers. Divide the class into groups and provide each group with a benefit package. Ask each group to analyze the various benefit packages for both positive and negative aspects to different employees. Allow a group representative from each group to share the group's conclusions with the class. Lead a class discussion related to student's observations. QUESTIONS: What various types of benefits are offered? What is the cost of coverage to employees of the company? Are there any benefits that would not apply to certain groups of employees? Why? How does that cost compare to the cost if purchased individually? How would an employee decide what optional coverage to choose?

- Display transparency 5C4, Homeowner's Insurance Policies. Go over the three types of coverage with students: basic coverage, broad coverage, and comprehensive coverage. Lead a class discussion about what these types of policies cover and what might determine which category they are assigned. QUESTIONS: Why are floods and earthquakes excluded from comprehensive coverage? What is the difference between HO-3 coverage and HO-2 coverage? Why are insurance policies important to homeowners? What would make homeowner's insurance policies from the same company more expensive for one homeowner versus another homeowner?

- Provide copies of car insurance policies for students to examine. Divide the class into small groups to study the details and various portions of the policy. Lead a class discussion about car insurance policies and allow groups to offer their own interpretation of portions of the policy. Point out expenses of the policy for persons under the age of twenty-five and the reasons for this. QUESTIONS: What kind of questions would you ask the car insurance agent about the policy that your group examined? What information did your group find difficult to understand or vague? For what reasons might the cost of a policy increase? For what reasons might a policy be cancelled? Is it possible for a policy to be cancelled if many claims are filed? What missing information might lead to hidden costs? How can safe driving habits affect cost of automobile insurance?

- Invite a guest speaker to assist students in deciphering the financial portion of a large local newspaper. Ask the guest speaker to focus in on reasons why this information may be important for them. Guide students in preparing questions prior to the arrival of the speaker. Questions may include the following: What is the Dow Jones Industrial Average? How is it calculated? How are the prices of stocks interpreted? What is the NASDAQ? What is the difference between the New York Stock Exchange, the American Stock Exchange, and the NASDAQ?

Notes

MONTHLY SAVINGS PLAN

DIRECTIONS: Using data about Annie Quinlin, create a plan that would help her to maintain a monthly savings plan.

Personal Financial Information About Annie Quinlin:

1. *Income*

1. chores	$ 10.00 per week
2. babysitting	$ 34.00 per month
3. part-time job	$ 24.00 per week
4. allowance	$ 10.00 per week

Total amount of monthly income $ __________

2. *Expenses*

1. personal items	$ 42.00 per month
2. snacks/meals	$ 15.00 per week
3. clothes	$ 38.00 per month
4. school supplies	$ 5.00 per week

Total amount of monthly expenses $ __________

3.

Formula for Savings Plan:
total income
— total expenses
amount left over to save

4. Consider that Annie wants to start saving for a computer. She has already determined that to have the computer she wants for the beginning of the next school year, she will have to save $120.00 per month until then. What advice might be offered that would help her achieve her goal? Provide one option for Annie and recalculate figures using the formula above.

Computing Simple and Compound Interest

DIRECTIONS: Learn to compute interest rates by figuring the following problems.

✍ 1. Compute the simple interest that would be paid on one $1,000 if the interest rate is 5% for a one-year period. Adding this interest to the original $1,000 and assuming that the interest remains at 5%, compute the total amount of money that would be in the account at the end of a second-year period.

✍ 2. Compute the compound interest that would be paid and reinvested over a one-year period on $1,000 at 1/4 of 5% being paid every three months. Adding this interest to the original $1,000 and assuming that the interest rate remains the same, compute the total amount of money that would be in the account at the end of a second-year period.

Automobile Insurance Profile

DIRECTIONS: Decide upon a year and model of automobile that you might be interested in purchasing one day. Contact an automobile insurance agent for help in developing the following automobile insurance profile specific to the automobile you chose.

Year and Model of Automobile: ______________________________

____

____

Age: __________

Sex: __________

City and State: ______________________________

Driving Record: ______________________________

____

____

____

____

Type of Auto insurance Wanted: ______________________________

____

____

____

Cost of Automobile Insurance for one Year: ______________________________

____

____

Relationship of Financial Goals and Plans

DIRECTIONS: Using personal or fictional information, list short-term and long-term financial goals. Then develop financial plans that will help you meet those short-term and long-term financial goals.

My Short-term Financial Goals:

Plans for reaching my short-term goals:

My Long-term Financial Goals:

Plans for reaching my long-term goals:

1. If short (or long)-term financial goals change, how will plans developed to reach those goals also change?

2. If financial plans for reaching short (or long)-term goals are not adhered to, how will this affect reaching short (or long)-term financial goals?

Questions to Ask Financial Planners

DIRECTIONS: Develop a checklist of questions to have on hand prior to contacting a specific person or company for financial guidance. Questions may include inquiries into the credentials, recommendations, and prior experience of financial planners or other providers of financial services.

1.

2.

3.

4.

5.

Needs During The Family Life Cycle

DIRECTIONS: After matching each life cycle stage on the left with the appropriate characteristic on the right, complete this activity by writing down the predicted financial needs that would be typical at each stage of the family life cycle.

Stage 1	empty nest
Stage 2	single or married without children
Stage 3	families with teenagers
Stage 4	retired married couple
Stage 5	families with preschool children
Stage 6	childbearing families
Stage 7	families launching
Stage 8	families with school-age children

840

Types of Insurance

Health

Income

Life

Property

Automobile

641

Banking Services

Checking Accounts

Credit Card Accounts

Savings Accounts

Certificates of Deposit

Personal Loans for Autos, Education, Vacations, and Other Needs

Home Mortgages

Farm and Business Loans

Money Orders, Cashier's Checks, Certified Checks, and Traveler's Checks

Retirement Accounts

Trust Investment and Estate Management

Sale and Redemption of U.S. Savings Bonds and Other Securities

Automatic Savings

Automatic Bill Paying Plans

Overdraft Protection

Safe Deposit Boxes

Automatic Teller Machines

Financial Counseling

Why People Buy Homes

⇨ **Feeling of Permanence**
Purchasing a home helps promote the feeling of being "rooted."

⇨ **Pride**
Purchasing a home can be a milestone in a person's life and often reflects some degree of maturity and forethought. Purchasing a home, in many cases, occurs as a result of career success or security. Homeowner responsibilities of caring and upkeep, if accepted, can contribute to further feelings of pride.

⇨ **Investment Potential**
Many homeowners expect the value of their property to grow. If the demand for houses continues, buying homes will continue to be good investments.

⇨ **Security**
There is no chance of being evicted. May often live rent free by retirement. No landlord.

⇨ **Tax Advantages**
Interest and property taxes on loans are deductible for federal income tax purposes.

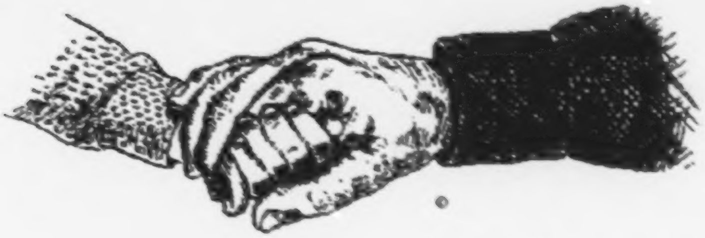
⇨ **Improved Credit Rating**
Homeowners find it easier to borrow money.

⇨ **Incentive to Save**
Pride of ownership motivates owners to make improvements on their homes which require saving (for example to add a room).

Homeowner's Insurance Policies

BASIC (HO - 1)	fire, theft, windstorm, vandalism, explosion, smoke, riot damage, and others
BROAD (HO - 2)	adds pipe damage, electrical damage, falling objects, and building collapse (only result of structural weakness not earthquake)
SPECIAL (HO - 3)	extensive protection, most popular, covers the house, all structures, and personal property
TENANTS (HO - 4)	for renters, covers contents
COMPREHENSIVE (HO - 5)	"all risks" policy, covers all possible perils excluding flood, earthquake, war, nuclear attack, and possibly others

FAMILY LIFE CYCLES



Stage 1: Single married couple without children

Stage 2: Childbearing Families

Stage 3: Families with Preschool Children (children 3 to 5 years)

Stage 4: Families with School-age Children

Stage 5: Families with Teenagers (children 13-20 years)

Stage 6: Families Launching (some children living away from home)

Stage 7: Empty Nest (all children living away from home)

Stage 8: Retired Married Couple

5C1

Notes

1. $210.00
2. $160.00
3. $50.00
4. Answers will vary.

5C2

1. one-year period = $1,050.00
   two-year period = $1,102.50
2. one-year period — 1st quarter = $1,012.50
   2nd quarter = $1,025.16
   3rd quarter = $1,037.98
   4th quarter = $1,050.96
   two-year period — 1st quarter = $1,064.10
   2nd quarter = $1,077.41
   3rd quarter = $1,090.88
   4th quarter = $1,104.52

5C3

Answers will vary.

5C4

Answers will vary.

5C5

Answers will vary.

5C6

Stage 1 — single or married without children
Stage 2 — childbearing families
Stage 3 — families with pre-school children
Stage 4 — families with school-age children
Stage 5 — families with teenagers
Stage 6 — families launching
Stage 7 — empty nest
Stage 8 — retired, married couple

Notes

UNIT 5

Module D

Managing Credit

Take time to read between the lines.

Credit is a financial tool which can be an opportunity or an albatross for families and individuals of all ages. Managed wisely, credit can open doors and increase financial flexibility. Irresponsible use of credit not only closes financial doors, but also leads to serious consequences which impact many aspects of individual and family life. Whether students are borrowing lunch money from friends, beginning to use credit cards, or obtaining a loan for an automobile, they are on the threshold of becoming major consumers of credit. Because credit is so widely available and frequently used, it is important for students to understand the implications of wise management of credit and to know the pitfalls of misusing credit.

If you ask several persons what they think of when they hear the term credit, you are likely to receive several responses. To some, credit brings to mind positive thoughts — a new family automobile, a home, a family vacation, or a college education — enjoyable things made possible through credit. To others, credit has negative connotations and brings to mind problems associated with owing more than can be repaid, sometimes to the point of bankruptcy. Actually, credit itself is neither good nor bad. It is simply a financial tool which can be used wisely to one's advantage or misused, resulting in undesirable consequences. Because credit is used so prevalently by Americans, it is very important that individuals understand and manage it effectively. ***Credit*** is the supplying of goods, services, or money in exchange for the promise of future payment. It is using something now and paying for it later. ***Consumer credit*** is the term that refers to credit extended to consumers for personal needs, not business debt.

Credit itself is neither good nor bad. It is simply a financial tool which can be used wisely to one's advantage or misused, resulting in undesirable consequences.

Notes

CONSUMER CREDIT — WHAT IS IT?

Consumer credit is used by most individuals and families. Utility companies let consumers use services such as gas and electricity throughout the month and pay upon receipt of a monthly bill. Physicians and hospitals allow payment of medical services over an extended period. Gasoline companies, local retail merchants, and national retail chains extend credit through charge accounts and credit cards. Bank cards and travel and entertainment cards are used to charge a variety of goods and services. Banks and other financial institutions extend cash loans for many purposes, including purchase of such big-ticket items as a home or automobile. Various types of consumer credit are available from many sources.

Types and Sources of Consumer Credit

Consumer credit may be classified as cash credit or sales credit. ***Cash credit*** is used to borrow money. Sources of cash credit include commercial banks, savings and loan institutions, credit unions, finance companies, and credit card companies. ***Sales credit*** is used to purchase goods and services. Sales credit is often offered by retailers and merchants who sell goods and services and by agencies that issue credit cards to consumers.

Consumer credit also may be classified as closed-end or open-end. ***Closed-end credit*** encompasses one-time loans for a specific time period. ***Open-end credit*** refers to loans available on an ongoing basis within a set credit limit.

Closed-end Credit

Closed-end credit, or ***installment credit***, is for a specific purpose and a set amount. If a washing machine is purchased on closed-end credit, a credit contract will be executed to cover purchase and repayment terms. If the consumer later wants to purchase a dryer, a new contract would be executed.

Mortgage loans, automobile loans, and installment loans are examples of closed-end credit. When a consumer applies for closed-end credit, a credit contract is executed which spells out specifics of the loan and repayment terms. For example, the contract may include the total purchase amount, amount of any required down payment, total financed amount, finance charges, number of payments, payment amounts, and payment schedule.

Common forms of installment loans are installment sales credit, installment cash credit, and single-payment loans.

- ***Installment sales credit*** is a loan for the purchase of expensive goods or services. To obtain installment sales credit, the consumer usually makes a down payment or trade-in and signs a credit contract to repay the balance. Consumers often purchase high-priced merchandise like automobiles or major appliances through installment sales credit.

- ***Installment cash credit*** is a direct cash loan which is repaid with interest in monthly installments over a specified period. Consumers use installment cash credit to finance such personal expenses as vacations or home improvements.
- A ***single-payment loan*** is a loan which is repaid at a given time in a single lump-sum amount, which includes finance charges. A single-payment loan might be used to purchase a single item or meet a specific financial need.

Notes

Open-end Credit

Open-end credit, or ***revolving credit***, allows repeated loans up to a set maximum amount; as long as the total unpaid balance is below the maximum, additional purchases can be charged without having to reapply. If a consumer purchases a washer on revolving credit and later wants to purchase a dryer, the dryer purchase could be added to the same revolving credit account as long as the total unpaid balance does not exceed the maximum allowed. Regular charge accounts and revolving charge accounts are examples of open-end credit.

- ***Regular charge accounts*** allow consumers to purchase goods and services on credit and pay in full within the specified time, usually twenty-five to thirty days after billing. Monthly statements are sent, and no finance charge is assessed if the bill is paid on time. Utility bills and some store charge accounts are examples of regular charge accounts.
- ***Revolving charge accounts*** give consumers the choice of paying in full or paying at least a specified minimum portion of the unpaid balance each month. If payment is made in full on time, there is no finance charge; if a balance is carried over, a finance charge applies to the unpaid balance. The most common revolving charge accounts are credit cards issued by department stores, national retailers or petroleum companies, and banks.

CREDIT CONSIDERATIONS

Credit is a financial tool that is readily available to consumers. Credit has advantages and disadvantages, and there are costs associated with its use. In connection with the basic consumer right to choose, consumers need to understand when the advantages of credit use outweigh the disadvantages. Along with the right to be informed goes the responsibility of considering the cost of credit when deciding whether credit is a wise choice.

Advantages of Using Credit

Cash may not be readily available at the time goods and services are needed or when a unique opportunity arises. The use of credit can enhance financial flexibility.

Advantages of credit include the following:

- Permits immediate consumption. Credit enables consumers to use goods and services while paying for them. Financing an automobile purchase enables an individual to drive the car while paying for it.

- Enables purchase of items not otherwise affordable. Few persons could enjoy owning a home without being able to purchase it under a mortgage loan. Being able to spread payments over a longer period of time allows consumers to purchase ***big-ticket items***, or expensive goods, which they could not pay for all at once.
- Helps with emergencies. Credit can also be used to cover an emergency or unexpected expenses, such as major medical bills or expensive car repairs.
- Allows consumers to take advantage of sales or special promotions. A desired item may be offered at a significant savings during a sales promotion; purchasing the item on credit enables the consumer to benefit from the savings when cash is not available to purchase the item during the sales period. Sometimes a period of interest-free credit is included in a promotion, which can reduce the cost of credit or eliminate credit cost if payment is made in full before the free period ends.

Credit is frequently used to help finance education and training, thus increasing future employment options and earning potential.

- May be used to finance education. The cost of education has risen significantly over the past several years. Credit is frequently used to help finance education and training, thus increasing future employment options and earning potential.
- Offers convenience. The use of credit simplifies many purchases, including telephone and mail orders. It eliminates the need for carrying large amounts of cash, which helps protect the consumer against theft or loss. Credit billing provides a record of items purchased. Credit purchases also gives the consumer leverage in returning an unsatisfactory or defective item; once cash has been paid for an item, the purchase is more likely to be considered closed by the seller.

Disadvantages of Using Credit

When analyzing the use of credit, it is important to consider potential disadvantages. The following are some disadvantages to keep in mind before deciding to use credit:

- Reduces financial flexibility in personal money management. On the front end, credit extends financial capability and flexibility. However, once debt is incurred, future income must be used to pay for past purchases. Thus, future income and buying power are reduced as the individual uses current income and earnings to pay off credit bills.
- Encourages impulse spending. An advantage of credit is that it enables consumers to benefit from special sales or promotions, thus saving money. However, the down side is that credit also enables consumers to make impulse purchases of items they would not otherwise have considered — items they may not really need or be able to afford.
- Fuels the temptation to overspend. When paying with cash, the consumer either has or does not have money to make a specific purchase. With credit, however, it is easy to spend money one does not have; simply "charge it." Unless carefully managed and controlled, frequent use of credit can lead to owing more than one can readily repay.

- Cost of credit. Finance charges are assessed when credit is used. The total amount spent to purchase an item will thus be greater when it is purchased on credit. The cost may be significantly higher depending on the amount financed, the interest rate, and the length of the repayment period.

Notes

Credit problems cause individuals and families a great deal of financial stress, and desirable goods and services will have to be sacrificed while paying off debts incurred from overusing credit.

The misuse of credit associated with the above disadvantages can lead to serious consequences. At the least, credit problems cause individuals and families a great deal of financial stress, and desirable goods and services will have to be sacrificed while paying off debts incurred from overusing credit. If payment arrangements cannot be worked out, the creditor may ***repossess***, or take back, the property for which the purchaser cannot complete payment. Credit problems result in a poor credit rating and make it difficult, more costly, or even impossible to obtain future credit.

Serious credit problems can ultimately result in court action by creditors, garnishment of wages, or bankruptcy. ***Garnishment of wages*** is the court-ordered withholding of a portion of an individual's wages to be paid to a creditor. ***Bankruptcy*** is a legal determination that an individual or entity cannot pay obligations; the court oversees handling of debts and assets under rules pertaining to the specific type of bankruptcy.

Cost of Credit

Credit is a service which must be paid for. When a student borrows five dollars from a friend to pay for lunch, it is likely that the amount repaid will be five dollars. However, when credit is extended in the marketplace, the amount repaid will include the initial amount borrowed plus the ***finance charge***, which is the total amount the consumer pays for using credit. Finance charges include interest rates and other applicable costs such as service charges or credit-related fees.

Credit costs money to consumers because it costs creditors to loan money. Creditors have to pay for the goods and services they sell. When they let consumers purchase on credit, they either have to borrow money themselves and pay interest, or they must use money on hand which could otherwise have been invested to earn money. Credit accounts cost money to set up and service; costs of administering credit include such expenses as employees, facilities and supplies, equipment, and communications. In addition, creditors take risks in extending credit. Not every person who borrows money is willing and able to repay it. Creditors spend a lot of money collecting past due accounts, and some money is never collected. Collection costs and credit losses not only increase the immediate cost to creditors but ultimately increase the cost for all credit consumers.

Collection costs and credit losses not only increase the immediate cost to creditors but ultimately increase the cost for all credit consumers.

Finance charges paid by consumers will vary. Under the ***Truth in Lending Law***, creditors are required to inform consumers in writing of the finance charge and the annual percentage rate on all credit purchases. The ***annual percentage rate***, or ***APR***, is the cost of credit expressed as a yearly

Notes

rate. To make it easier for consumers to understand and compare interest rates, lenders are required to report interest in terms of this standard APR.

Total finance charges paid will depend upon the amount financed, the annual percentage rate, and the length of the repayment period.

- **Amount financed.** Total interest charges are proportional to the amount financed. The greater the amount financed, the more interest charges will total. For example, for twelve monthly payments over a one-year period at an APR of 12.5%, compare total interest charges on the following amounts:

$500	$34.50
$1000	$68.99
$3000	$206.98

- **Annual percentage rate.** As the annual percentage rate goes up, the total finance charge increases. For example, for twelve monthly payments over a one-year period, compare interest charges on $3000 with varying APR:

10%	$164.97
12.5%	$206.98
15%	$249.30

- **Length of the repayment period.** The longer the repayment period, the higher the finance charges. For example, compare interest charges when $3000 is financed at 12.5% over varying time periods:

1 year (12 monthly payments)	$206.98
3 years (36 monthly payments)	$612.99
5 years (60 monthly payments)	$1,049.63

Because each of the preceding factors helps determine the total cost of credit, the consumer can impact the total finance charge by varying one or more factors. For example, if the purchaser can make a down payment of $250 on a $1,000 purchase, the total amount financed would be $750 — a 25% reduction in the amount on which interest will be charged. By shopping around to find a better annual percentage rate of interest, the consumer can cut credit costs. If the purchaser can make a larger monthly payment and reduce the length of the loan, for example, from five years to three, the total finance charge will be substantially reduced.

In order to use credit to one's advantage, and avoid the pitfalls associated with disadvantages, it is important to understand the costs associated with credit. The wise credit shopper can then compare finance charges to find the best deal. Knowing the costs up front will help determine whether a credit buy is affordable, or whether it might be better to postpone the purchase or save up to pay cash. If the determination is made to use credit, there will be no surprises when the bills for payment are received.

ESTABLISHING CREDIT

Notes

Credit implies a form of trust established between the ***creditor***, the individual or business supplying goods, services, or money on credit, and the ***debtor***, the one who receives the item and promises to pay at a later time. Before extending credit, the creditor has to have sufficient reason to believe that the debtor is willing and able to repay the debt. In determining whether to extend credit to an individual, creditors consider that individual's credit rating.

Applying for Credit

When an individual applies for credit, the first step is to fill out a credit application. Typical information requested on the application includes age, number of years at current residence, whether one's home is owned or rented, information about current employment, income, current credit and loan balances, credit references, and bank references. When filling out an application for credit, it is important to be truthful, accurate, and complete.

When filling out an application for credit, it is important to be truthful, accurate, and complete.

Once the credit application has been completed, the creditor will conduct a credit investigation. Credit reports are usually obtained from ***credit bureaus***, which are clearinghouses for credit histories of individuals. Several thousand credit bureaus across the country collect credit information on millions of individuals; these bureaus are connected electronically to centralized data files. The credit bureau contacted will provide a credit report on the applicant, containing such information as name, address, and social security number; employer, position, and income; and detailed credit information related to past credit, current credit balances, and payment history.

With the credit application and credit report in hand, the creditor can evaluate the credit rating of the applicant. ***Credit rating*** is a creditor's evaluation of a consumer's willingness and ability to repay debts; it is based on such factors as an individual's character, capacity, and capital. These factors are described in table 5D.1.

Based upon the credit rating determined, the creditor will decide to extend or deny credit. Credit may be denied because of adverse information in the credit report or because the applicant has no established credit history. An individual whose application is denied has a right to know why. If denial was on the basis of an adverse credit report, it is a good idea for that individual to contact the bureau or reporting agency and request a copy of the credit report. The ***Fair Credit Reporting Act*** protects rights of the consumer to access their own files and to correct any misinformation contained therein.

Credit may be denied because of adverse information in the credit report or because the applicant has no established credit history.

Notes

The Three "Cs" of Credit

Character refers to a person's reputation for honesty and reliability as demonstrated through a stable credit history. A credit application will ask for credit references to learn where credit has previously been granted. Length of time at a job or a residence are indicators of stability. Through a credit investigation, the creditor can learn information such as how much credit has previously been extended and whether the applicant pays bills on time.

Capacity refers to earning power or regular income available to repay debts. The ***debt-to-income ratio***, which is the total monthly debt payment divided by net take-home pay, is an indicator of an individual's capacity to repay new debts. Questions on the credit application related to occupation, income, length of employment, and other debts which may reduce monthly income help the creditor evaluate the applicant's capacity to repay the debt.

Capital refers to financial worth, including savings and property. The creditor is looking for evidence that the applicant possesses things of value and is thus more likely to be able to repay the debt. Information on the credit application related to savings accounts, other investments, or home ownership are indicators of capital.

Table 5D.1

Credit Contracts and Agreements

Once credit has been approved, terms of the agreement and responsibilities of the creditor and debtor are spelled out in a credit contract or agreement. The terms covered are legally binding and can be enforced in a court of law.

It is important that the consumer carefully read all terms before signing the contract. Total finance charges and the annual percentage rate should be clearly stated. The applicant should ask questions to clarify anything that is not clearly understood; for example, what are the consequences of paying late or failing to make a payment? What happens when the balance is paid off early? All blank spaces should be filled in before the contract is signed.

Maintaining a Good Credit Rating

As a privilege, credit must be earned through demonstration of willingness and ability to repay what is borrowed.

Credit is a privilege, not a right. As a privilege, it must be earned through demonstration of willingness and ability to repay what is borrowed. Once earned, the privilege of using credit must be maintained through responsible use and careful management, as demonstrated by timely repayment of debts. Just as a good credit rating is the key to obtaining credit in the first place, a good credit rating maintained over a period of time is the key to ongoing and increased access to credit.

Notes

A good credit rating begins with a consumer's first credit contract. If the consumer lives up to all terms of that contract, making all payments on time, that information becomes a part of the consumer's credit file. The next time credit is needed, the individual has a stronger credit history. With each approved contract and positive record of repayment, the credit file accumulates positive entries, and more credit becomes available. Over a period of time, demonstrated responsibility in using credit generates an excellent credit rating.

On the other hand, if the consumer is unable to live up to the terms of that first contract and does not make payments on time, that negative information becomes a part of the credit file. It then becomes more difficult to qualify for credit the next time it is needed, and the consumer must make a special effort to demonstrate willingness and ability to pay. Repeated failures to demonstrate credit responsibility can cause long-term damage to one's credit rating and make obtaining credit extremely difficult and costly. For example, companies who extend credit to individuals with poor credit ratings must charge higher rates to make up for the increased risk to the lender. It is therefore very much to one's advantage to use credit only to the extent that it can readily be repaid.

CREDIT CARDS

Credit cards are the most common forms of credit used initially by young adults. Managed wisely, they can be a good means of establishing a sound credit history. Upon reaching the age of eighteen, young adults typically receive many credit card solicitations in the mail. It is especially important that students understand how to choose and use credit cards.

Types of Credit Cards

Three types of credit cards include company or retail store cards, bank cards, and travel and entertainment cards. Company or retail store cards and bank cards will likely be the first types available to young adults.

Company and ***retail store credit cards*** are sponsored and accepted by a specific business or its branches. Terms and conditions vary widely, and they may work like a regular or revolving charge account. Examples include credit cards issued by such national chains as J.C. Penney or Sears. Gasoline credit cards, issued by major oil companies, also exemplify this type of card. With most oil company credit cards, only a percentage of the total bill is due each month, and a finance charge is due on the unpaid balance.

Notes

Bank cards are all-purpose cards which are sponsored by individual banks; they can be used at all participating establishments to purchase a variety of goods and services. Common examples of bank cards include Visa, MasterCard, and Discover. Bank cards work like a revolving charge account in allowing full payment within a specified time with no finance charge, or assessing a finance charge on the unpaid balance after the minimum payment is met. The bank sets a spending limit, called the ***credit limit***, for each cardholder. Terms, conditions, and fees vary widely. Some banks charge an annual membership fee. Additional fees may also apply, and it is important to read agreements carefully to determine in advance all fees and the method of calculating finance charges. For example, a bank may advertise no annual fee but charge a $25 late fee if a payment is not received on the due date.

Travel and entertainment cards are used by businesses and consumers for travel and entertainment expenses. They have an annual fee (usually higher than bank cards), predetermined spending limit, and are generally expected to be paid in full each month. Travel and entertainment cards are convenient to business travelers because they are accepted worldwide and provide a detailed record of purchases. They are seldom available to young adults except through a business employer because of the higher fee, stricter credit requirements, and targeted use. Examples of travel and entertainment cards include American Express, Carte Blanche, and Diners Club.

Selection and Use of Credit Cards

The use of credit cards carries the same advantages and disadvantages of other forms of credit. Credit cards afford convenience and flexibility, but also make it easy to overspend and incur costs through fees and finance charges. Whether or not obtaining a credit card is a good decision depends on how wisely the card is used. Wise use includes careful selection, management, and protection of credit cards.

Before selecting a credit card, compare all costs and terms associated with various credit cards. Ask questions such as the following:

- What annual fee is charged? Charges typically range from $0 to $50.
- What interest rate is assessed on the unpaid balance? Compare the annual percentage rates of various cards.
- How are account balances calculated? The balance on the account may be calculated by various methods, such as average daily balance, previous balance, adjusted balance, or ending balance.
- What types of fees and penalties may be assessed? For example, fees may be charged for a late payment, cash advance, or exceeding the credit limit.
- What is the grace period? The ***grace period*** is the number of days before interest is charged on new purchases or purchases for which payment is due. If there is no grace period, and a payment is received by the creditor a day or two late, interest and late fees will be assessed.

- What additional services or benefits are offered? Some credit card companies, for example, offer purchase protection plans, rebates, cash back incentives, or extended warranties.

Once credit cards are obtained, they must be used wisely. It is important, beginning with the first purchase, to know and abide by the terms of the credit card agreement. Purchases should be made with a clear understanding of total costs involved and a predetermined plan in mind for paying for the goods or services when the monthly statement is received. Copies should be kept of all credit card transactions and compared with the monthly statement. It is also an excellent idea to list all transaction amounts, similar to a checkbook register, so that the total amount of charges to date is clearly in mind. Otherwise, the amount due on the monthly statement may be significantly higher than expected, and credit problems ensue. Bills should be paid on time and any billing errors promptly reported.

Although most credit card companies require that only a percentage of the total bill be paid each month, it is possible and advantageous to pay the total amount due monthly. When full payment is not made within the specified time frame, a finance charge will be assessed on the balance and any future charges. When only the minimum amount is paid on time each month, accumulated finance charges over time can be shocking. For more information, refer to transparencies 5D8 and 5D9.

Notes

Although most credit card companies require that only a percentage of the total bill be paid each month, it is possible and advantageous to pay the total amount due monthly.

Possession of multiple credit cards tends to promote overuse of credit. If an individual has several cards—for example, several retail store cards, two oil company cards, and two bank cards—it is wise to carry only one card regularly for emergency use. The other cards should be left at home until one is needed for a specific purchase. This practice promotes planned spending and helps avoid multiple account billings becoming due at the end of a given month. A better practice is to limit the total number of credit cards from the beginning.

Credit cards are in most ways safer to carry than large amounts of cash. However, there are important precautions credit card holders should take. Cards should be kept either with the cardholder or in a safe place. When making a purchase, verify that the receipt is accurate before signing it. After each purchase, check to see that the card was returned.

Lost or stolen cards should be reported immediately. The maximum liability of a cardholder for unauthorized purchases is $50, but the cardholder has no liability if the company is notified before the card is illegally used. To prevent unauthorized use, keep the card number confidential; do not give it to friends. Use good judgment and common sense when giving the credit card number over the telephone or Internet to make a purchase.

Notes

MANAGING CREDIT

Management is the act of organizing or supervising activities to obtain results. The process of management involves four steps:

- planning
- controlling
- implementing
- evaluating

For a detailed explanation of the management process, see "Managing Multiple Roles" in Unit 8, Module A. Application of basic management principles is the key to successful credit management.

When credit use is planned, in accordance with one's overall financial plan and within the limits of a set budget, it is an effective money management tool.

Planning, the first step of management, is the critical first step in managing credit. Planning basically involves looking ahead, thinking before you act. It is extremely important that credit use be planned. Unplanned, impulsive use of credit leads to borrowing more than can be repaid. When credit use is planned, in accordance with one's overall financial plan and within the limits of a set budget, it is an effective money management tool. Careful planning enables one to maximize the advantages of credit use and minimize the disadvantages. When considering a credit purchase, always stop to consider how well the purchase fits in with overall financial and personal goals.

In credit management, the steps of controlling and implementing include those actions which help an individual control day-to-day use of credit and demonstrate responsibility in using credit. When making a credit purchase, it is important to know in advance where the money will come from to make credit payments. Following are suggestions for fitting credit purchases into a simple budget.

1. First set aside money for basic necessities and regular monthly expenses.
2. Subtract that amount from monthly earnings.
3. Allow for other expenses and savings.
4. Make sure the remaining amount allows plenty to cover credit repayments. Also, ask what you plan to give up in order to make the monthly payment.

Finally, it is important periodically to evaluate, to examine the use of credit. If basic necessities, monthly expenses, savings goals, and other expenses are being met, while keeping up with credit payments, then credit use would seem effective. However, if danger signs exist—for instance, if the amount of credit purchases on the monthly billing total much more than anticipated, if it becomes hard to pay for monthly expenses and necessities, if it seems impossible to set aside any savings, or if credit payments are being put off and finance charges are accumulating—then it is time to reevaluate the use of credit.

Experts offer some general advice regarding credit capacity. One suggestion is to spend no more than 20% of net income on credit purchases; 15% is the recommended maximum to allow for emergencies. For example, if net income is $1,000, the recommended maximum to spend on credit purchases/payments would be $150.

Another reference tool is the ***debt-to-income ratio***, which is the ratio of total monthly debt payment to net take-home pay. For example, given a monthly debt payment of $150 and monthly take-home pay of $1000, the debt-to-income ratio would be 15% ($150 ÷ $1000). A debt-to-income ratio less than 15% indicates good credit management, between 15% and 20% approaches danger and indicates the need to reevaluate credit use, and over 20% indicates serious credit problems and the need for debt counseling.

Notes

CREDIT PROBLEMS

It is important to monitor credit use, because the sooner credit problems are recognized, the sooner they can be corrected. Immediate action may prevent serious credit problems that will impact credit rating and financial security over the long term.

If credit problems develop, the first step is to stop using credit. Concentrate on paying off existing credit balances before incurring any new ones. Seek to understand what caused the credit problems and make changes to prevent them from recurring.

If credit problems develop, the first step is to stop using credit.

If credit payments cannot be made on time, notify creditors promptly. Many creditors will work with individuals experiencing financial difficulties, and often a revised repayment program can be worked out.

Serious credit problems may require outside help to resolve. Although ***debt consolidation***, combining multiple credit balances into one loan, is an option, caution should be used in selecting a debt counseling company. It is extremely important to check out a debt counseling company with the Better Business Bureau or local Consumer Protection Division office before entering any contracts or making any advance payments.

Good sources of credit counseling assistance include the nearest Consumer Credit Counseling Service (CCCS) and the local Cooperative Extension Service office. Consumer Credit Counseling Services, nonprofit community action organizations that advise and assist individuals and families experiencing credit problems, can usually be located through the local telephone directory.

Notes

CONSUMER CREDIT LEGISLATION

Several federal laws have been enacted in recent years to protect consumers when they use credit. Consumers will benefit more fully from the protection afforded if they know about the legislation. Table 5D.2 cites major legislation related to consumer credit and summarizes the purposes and key provisions of each act.

Notes

Legislation	*Purpose*	*Key Provisions*
Truth in Lending Act	requires that the consumer be provided with accurate and complete information regarding costs and terms of credit before signing a credit contract	• requires disclosure of credit information, such as the dollar amount financed; the total number, amount, and due dates of payments; the finance charge as a dollar amount and annual percentage rate; all charges not included in the finance charge; penalties for late payment, default, or prepayment • regulates advertising of credit terms • prohibits credit card issuers from issuing unrequested cards • limits a cardholder's liability for unauthorized credit card use to $50
Equal Credit Opportunity Act	protects the consumer against discrimination by creditors in granting credit	• prohibits creditors from discriminating against consumers on the basis of sex, marital status, race, national origin, religion, age, or the receipt of public assistance • requires creditors to inform applicants of acceptance or rejection of credit applications within thirty days • requires creditors to provide, when requested, a written statement of reasons for refusing credit
Fair Credit Reporting Act	provides for accuracy and confidentiality of a consumer's credit report	• requires disclosure to consumers of the name and address of any credit-reporting agency that supplied information leading to credit denial • allows consumers to know what is in their files, to have disputed information investigated and corrected if erroneous, and to include their own version of a disputed item in the files • requires credit reporting agencies to send corrected reports to all creditors who received false information

Table 5D.2

Notes

Legislation	*Purpose*	*Key Provisions*
Fair Credit Billing Act	protects consumers against unfair billing practices and outlines procedures to follow in resolving billing disputes	• establishes procedures for consumers and creditors when billing errors occur on periodic statements for credit card billing • requires creditors periodically to send customers a written explanation of these procedures • sets forth that the customer has sixty days after billing to notify the creditor in writing of an error; the creditor must answer within thirty days and within ninety days must either correct the bill or explain why it is accurate
Fair Debt Collection Practices Act	safeguards consumers against unfair debt collection practices by third party collectors	• prohibits debt collectors from using abusive, deceptive, and unfair practices, such as calling at unreasonable hours, using threats or abusive language, or making false or misleading statements about the collector's identity. • prohibits third party collectors from collecting unauthorized fees
Fair Credit and Charge Card Disclosure Act	helps consumers shop for credit cards by requiring disclosure of key information on credit card solicitaions and applications	• requires that direct-mail advertising and applications for credit cards reveal information including the following: annual precentage rate and method of calculating, all fees that may be assessed, grace period, and method for calculating account balance against which the periodic rate is charged

Table 5D.2 — continued

GRADES 7 & 8

Notes

- Invite a family financial planner to speak to the class on managing credit. Help students prepare questions prior to the presentation.
- Provide students with local, state, and national newspapers. Have students scan the headlines for articles related to the advantages or disadvantages of using credit. Have students read and cut out the articles. Instruct students to paste the articles on a poster entitled "Using Credit — Good or Bad?" Display the poster in the classroom. Ask students to summarize the articles they read to the class.
- Lead students to brainstorm various credit cards. Have a volunteer list these on the board. Using transparency 5D4, Types of Credit Cards, have students categorize the listed credit cards by placing them under the appropriate type.
- Have students collect a series of pictures from magazines and newspapers that illustrate items which might be purchased using credit. Have students label each picture with a type of credit that could be used. Instruct each student to choose one picture and write a brief essay that describes why one would use a particular type of credit for the purchase of that specific item.

GRADES 9 & 10

- Write the words *managing credit* on the chalkboard. Instruct each student to list five words that come to mind when he or she hears or sees the words on the board. Ask a few students to share their lists with the class. Integrate the students' lists into a class discussion that specifically defines credit and ways to manage it.
- Select from the text important "Terms to Know" for your students; key terms are shown in bold italics in the text. Write the terms on 3-inch by 5-inch index cards — one term per card. Divide the cards among groups of students, and have each group write a definition under each term on the front of their cards. On the back, have them write an example to clarify the term. Lead students to share and discuss their definitions and examples.
- Lead a class discussion about the problems that could arise from the misuse of credit. Have students identify possible consequences and solutions. Transparency 5D2, Disadvantages of Using Credit, may be used as a guide for the discussion.

Notes

- Display transparency 5D7, Consumer Credit Legislation, and provide students with copies of table 5D.2 from the preceding text. Divide students into groups, and ask each group to explain how each act protects consumers. Have each group give an example of an instance where a consumer would benefit from protection afforded by the act.

GRADES 11 & 12

- Instruct each student to define credit. Ask a few students to share their definitions with the class. Integrate the students' definitions into a class discussion about credit. QUESTIONS: What is credit? What is the difference between cash credit and sales credit? What is closed-end credit? Open-end credit?
- Display transparencies 5D1 and 5D2, Advantages of Using Credit and Disadvantages of Using Credit. After a brief discussion of each, instruct students to prepare and direct a debate about the issue of using credit. Have students present the debate in class. Following the debate, instruct students to write a brief essay summarizing the project. Ask a few students to share their essays with the class.
- Divide the class into groups. Instruct each group to select a type of either closed-end credit or open-end credit and to prepare a visual illustration of it. Have a variety of materials available for students to use. Have each group present their illustration to the class.
- Display transparency 5D4, Types of Credit Cards. Lead students to brainstorm various credit cards and categorize each under one of the three major types. Discuss which type of credit card will most likely be first available to young adults and why.
- Assign students to write a newspaper article on a topic of their choice related to use of credit cards by young adults. Information may be obtained from references or from interviewing young adult users of credit (such as older siblings or friends). Help students brainstorm relevant topics, such as the following: How to Choose Your First Credit Card, What You Don't Know About Your Credit Card Agreement Can Harm You!, or Suggestions for Keeping Credit Card Spending Under Control. Provide a means for students to share their articles with one another. If possible, arrange for one or more articles to be published in the school or local newspaper.
- Display transparency 5D6, How Can I Establish Credit? Lead a class discussion on ways to establish and maintain credit.

Notes

- Provide sample copies of credit applications for students to examine. Review The Three "Cs" of Credit, referring to pages 5D8, 5D9, and transparency 5D3. Have students work in groups to identify information requested on the credit application which helps the creditor evaluate each of the Three "Cs." Provide each group with highlighting pens in three colors; instruct them to highlight in one color items on the application relating to character, in another color those relating to capacity, and in the third color items relating to capital. Lead students to explain and discuss their group's work.

ANY GRADE

- Lead a class discussion about establishing credit and its relation to an individual's credit rating. Display transparency 5D3, The 3 "Cs" of Credit, and use it to discuss the factors on which an individual's credit rating is based.

- Lead students to brainstorm various things to consider before selecting a credit card. Ask a volunteer to list these on the chalkboard. Compare the students' list to that on transparency 5D5, Considerations When Selecting A Credit Card. Point out to students that the ***Fair Credit and Charge Card Disclosure Act*** requires that credit card solicitations and applications disclose key information.

- Assign a group of students to investigate what forms of credit are available to minors and under what circumstances (such as co-signed loans or credit in the name of an adult with the minor having signature authority). Have students prepare a report of their findings and present it to the class. Lead students to discuss how minors can learn to manage credit wisely. Students who have access to parents' credit cards might share pointers for wise use, as well as temptations to avoid.

- Instruct students to prepare, direct, and present two skits that depict credit being used first, as an ineffective money management tool and second, as an effective money management tool. Following the skits, lead a class discussion about managing credit.

- Invite a family financial planner to speak to the class on one or more of the following topics: types of consumer credit, advantages and disadvantages of using credit, cost of credit, establishing credit, credit cards, and managing credit. Help students prepare questions prior to the presentation.

Notes

- Divide the class into cooperative learning groups and assign each group a type of credit. Provide resources for students to use to research the type of credit assigned. Instruct students to design a bulletin board which depicts information shared about the various types of credit.

- Ask students to bring to class advertisements for various credit cards from magazines, flyers, mail-in offers, and other sources. QUESTIONS: What attitudes and practices toward credit are promoted in the advertisements? What implications might these have? How could some of the advertisements be improved to promote the proper use of credit or management of credit? Instruct students to develop their own credit card advertisement that promotes the proper use of credit.

- Prepare a cooperative learning experience that will give student groups the opportunity to write, produce, and present instructional materials on various aspects of consumer credit. Arrange for students to utilize computer technology in developing their materials. Ask each group to present their finished product to the class.

- Review with students the explanation and examples of how total finance charges paid depend upon the amount financed, the annual percentage rate, and length of repayment period. (See information under Cost of Credit on pages 5D5 and 5D6.) Guide students to do an Internet search, "calculating interest charges;" several interest calculating spreadsheets are available which calculate monthly payments when the user enters the number of payments, interest rate, and principal. Using this tool, have students experiment with varying each factor and compare monthly payments and total interest charges.

- Have students discuss the question, "How much credit is too much?" Keeping in mind the advantages and disadvantages of credit, have them suggest ways to keep credit use in proper balance within one's budget and to recognize warning signs of excessive credit debt. Assign a student or a small group to explain how the debt-to-income ratio can be used as a guide in credit management. Guide the class in performing sample computations using the debt-to-income ratio formula shown in activity 5D8.

- Point out to students that most credit card companies require that only a percentage of the total amount due be paid each month. However, just paying "the minimum" on time each month can have shocking cost implications, even if no additional debt is added to an account. Display transparencies 5D8 and 5D9. Lead students to discuss the implications of "the debt trap."

DIRECTIONS: Complete the following based on your knowledge of managing credit.

1. Explain what credit is and why it is important.

2. Identify types and sources of credit.

3. Describe the advantages of using credit.

4. Describe the disadvantages of using credit.

5. Explain why credit is costly and factors that affect cost of credit.

DIRECTIONS: In the blank next to each statement write the correct "C of Credit" that is described. The "3 C's of Credit" are listed below.

capacity

capital

character

______________ 1. refers to financial worth, including savings and property

______________ 2. debt-to-income ratio is an indicator of this

______________ 3. indicators include savings accounts, other investments, and home ownership

______________ 4. refers to a person's reputation for honesty and reliability

______________ 5. questions on the credit application that are related to occupation, income, length of employment, and other debts help evaluate this

______________ 6. whether the applicant pays bills on time is an indicator of this

______________ 7. refers to earning power or regular income available to repay debts

______________ 8. is partially determined through a request for credit references

______________ 9. indicators include length of time at a job or residence

______________ 10. evidence that the applicant possesses things of value and is thus more likely to be able to repay the debt

DIRECTIONS: In the spaces provided, write slogans that can be used to encourage people to better manage their credit .

DIRECTIONS: Complete the following multiple choice activity for a basic understanding of the terms associated with managing credit. In the blank to the left of each item, place the letter of the response that best answers the question or completes the statement.

_____ 1. _____________ is the supplying of goods, services, or money in exchange for the promise of future payment.

a. cash credit
b. consumer credit
c. credit
d. sales credit

_____ 2. _____________ encompasses one-time loans for a specific time period.

a. cash credit
b. closed-end credit
c. consumer credit
d. credit

_____ 3. _____________ is used to borrow money.

a. cash credit
b. closed-end credit
c. open-end credit
d. sales credit

_____ 4. _____________ refers to credit extended to consumers for personal needs, not business debt.

a. closed-end credit
b. consumer credit
c. open-end credit
d. sales credit

_____ 5. _____________ is used to purchase goods and services.

a. consumer credit
b. credit
c. open-end credit
d. sales credit

_____ 6. _____________ refers to loans available on an ongoing basis within a set credit limit.

a. cash credit
b. closed-end credit
c. open-end credit
d. sales credit

_____ 7. _____________ is for a specific purpose and a set amount.
a. consumer credit
b. credit
c. installment credit
d. open-end credit

_____ 8. If payment arrangement cannot be worked out, the creditor may _____________, or take back, the property for which the purchaser cannot complete payment.
a. file bankruptcy
b. garnish wages
c. install credit
d. repossess

_____ 9. The _____________ is the total amount the consumer pays for using credit.
a. annual percentage rate
b. finance charge
c. garnishment
d. installment cash credit

_____ 10. _____________ is a legal determination that an individual or entity cannot pay obligations.
a. bankruptcy
b. finance charge
c. garnishment of wages
d. repossession

DIRECTIONS: Locate an example of an advertisement for a credit card and attach it in the space provided below. Answer the following questions related to the advertisement.

What annual fee is charged?

What interest rate is assessed on the unpaid balance?

How are account balances calculated?

What types of fees and penalties may be assessed?

What is the grace period?

What additional services or benefits are offered?

DIRECTIONS: **Part A:** List and describe the three types of credit cards.

1.

2.

3.

Part B: Identify six questions to ask when selecting a credit card.

1.

2.

3.

4.

5.

6.

Calculating Debt-to-Income Ratios

The debt-to-income ratio is used to determine an individual's or family's financial obligations compared to total monthly income. It is useful to lenders in deciding whether to extend credit, and it is useful to individuals in checking how well they are managing credit.

To calculate debt-to-income ratio, plug in the items below.

	÷		=	
total monthly debt payments		**net take-home pay**		**debt-to-income ratio**

If your debt-to-income ratio is:

• Less than 15%	You are managing your credit well.
• Between 15% and 20%	You are dangerously close to being debt heavy. Consider getting help in developing a budget and cut back spending.
• Over 20%	You are in over your head. It is time to get debt counseling.

Note: Debt-to income ratio calculations can be performed online on the Internet. Access the programs by entering "debt-to-income ratio" on an Internet search.

Adapted from *Taking Charge*. Consumer Credit Counseling Service of the Gulf Coast Area, Inc.

ADVANTAGES OF USING CREDIT

✔ permits immediate consumption

✔ enables purchase of items not otherwise affordable

✔ helps with emergencies

✔ allows consumers to take advantage of sales or special promotions

✔ may be used to finance education

✔ offers convenience

DISADVANTAGES OF USING CREDIT

- ✘ Reduces financial flexibility in personal money management

- ✘ Encourages impulse spending

- ✘ Fuels the temptation to overspend

- ✘ Is costly

Three "C's" of Credit

Character

refers to a person's reputation for honesty and reliability as demonstrated through a stable credit history

Capacity

refers to earning power or regular income available to repay debts

Capital

refers to financial worth, including savings and property

Types of Credit Cards

Company and Retail Store Credit Cards

- sponsored and accepted by a specific business or its branches

Bank Cards

- all-purpose cards which are sponsored by individual banks
- can be used at all participating establishments to purchase a variety of goods and services

Travel and Entertainment Cards

- used by businesses and consumers for travel and entertainment expenses

Considerations When Selecting A Credit Card

What annual fee is charged?

What interest rate is assessed on the unpaid balance?

How are account balances calculated?

What types of fee and penalties may be assessed?

What is the grace period?

What additional services or benefits are offered?

How Can I Establish Credit?

1. Get a job. Show that you can earn money and manage some income.

2. Open a checking account and manage it carefully. Be sure to avoid overdrafts.

3. Open a savings account and make regular deposits.

4. Apply for a small credit account at a local retail store at which you shop. (You might begin with a layaway purchase.) Use the account to make small purchases for which you usually pay cash. Repay in full and promptly.

5. Apply for a gasoline credit card. Use it occasionally. Repay in full and promptly.

6. As you prove you can manage credit, you will become eligible for larger and varied types of credit. Develop the habit of using credit sparingly, always considering up front whether you can repay promptly.

Demonstrate your willingness and ability to repay!

CONSUMER CREDIT LEGISLATION

Truth in Lending Act

Equal Credit Opportunity Act

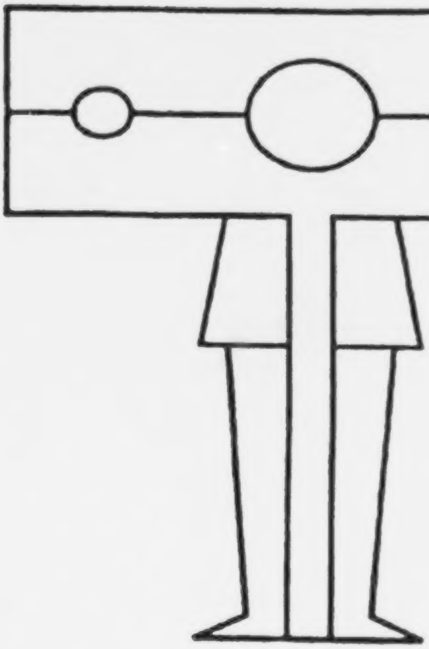
Fair Credit Reporting Act

Fair Credit Billing Act

Fair Debt Collection Practices Act

Fair Credit and Charge Card Disclosure Act

Avoid The Debt Trap!



For example, you owe $2,500 and charge only an additional $25 each month at 19.8% interest. If you faithfully pay the $52 minimum each billing period, when will you be debt-free? ____________

NEVER!

If you began this cycle at age 25, by 65 you'll have paid a whopping $24,960 in interest and still have a balance of $2,500 due. Just think of all the things you could have bought for $24,960! ____________

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When is a Little – Really A Lot?

Minimum Payment Syndrome

$1000 Credit Card Bill
- Charge No More
- Minimum Payment 2.5% or $25
- More than 9 Years to Pay Off
- You'll Spend $845 in Interest

Now Just Add $10 to That Minimum

- Just Over 3 Years to Pay Off
- You'll Save About $500 in Interest

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5D1

Notes

1. Credit is the supplying of goods, services, or money in exchange for the promise of future payment
   Important because: Answers will vary. See advantages in #3.
2. Types of credit: cash credit, sales credit, closed-end credit, open-end credit, installment credit, revolving credit
   Sources of credit include commercial banks, savings and loan institutions, credit unions, finance companies, and credit companies
3. -permits immediate consumption
   -enables purchase of items not otherwise affordable
   -helps with emergencies
   -allows consumers to take advantage of sales or special promotions
   -may be used to finance education
   -offers convenience
   -additional answers may vary
4. -reduces financial flexibility in personal money management
   -encourages impulse spending
   -fuels the temptation to overspend
   -cost of credit
   -additional answers may vary
5. why costly — Answers will vary; see page 5D5.
   factors — amount financed, annual percentage rate, length of repayment period

5D2

1. capital
2. capacity
3. capital
4. character
5. capacity
6. character
7. capacity
8. character
9. character
10. capital

5D3

Answers will vary.

Notes

5D4 - 5D5

1. c. credit
2. b. closed-end credit
3. a. cash credit
4. b. consumer credit
5. d. sales credit
6. c. open-end credit
7. c. installment credit
8. d. repossess
9. b. finance charge
10. a. bankruptcy

5D6

Answers will vary.

5D7

Part A:

1. -company and retail store credit cards: sponsored and accepted by a specific business or its branches
2. -bank cards: all-purpose cards which are sponsored by individual banks; they can be used at all participating establishments to purchase a variety of goods and services
3. -travel and entertainment cards: used by businesses and consumers for travel and entertainment expenses

Part B:

1. What annual fee is charged?
2. What interest rate is assessed on the unpaid balance?
3. How are account balances calculated?
4. What types of fees and penalties may be assessed?
5. What is the grace period?
6. What additional services or benefits are offered?

5D8

Answers will vary.

UNIT 6

Employability Skills

📖 = Text

📋 = Teaching Strategies

✎ = Learning Activities

📽 = Transparency Masters

✓ = Answers to Learning Activities

UNIT 6

Module A

Notes

Characteristics Needed for Employment

Take time to read between the lines.

Finding a job that offers personal satisfaction, adequate wages, and opportunities to learn and advance is a major accomplishment. It takes time and effort not only to look for a job but also to keep a job. In order to become successful employees, individuals must possess qualities desired by employers. Reports indicate that the future work force, whether high school or postsecondary graduates, will require personal characteristics such as self-control, initiative, cooperation, communication skills, and professionalism. As a teacher, you have an excellent opportunity to address these vital personal characteristics. You are challenged to instill these basic foundations for your students' success in the business world.

PERSONAL CHARACTERISTICS FOR SUCCESS

Employees need many characteristics or qualities to be successful. Employers look for these personal traits when people apply for jobs. Employers also consider these qualities when evaluating employees after they are hired. A person's failure to keep a job is often due to a lack of desirable personal qualities rather than a lack of job skills.

Personal qualities can be developed and improved if a person makes a sincere effort to do so. Honest self-evaluation can help a person determine strengths and weaknesses. Honest self-criticism often leads to employment success. Each work assists an individual in strengthening his or her interpersonal qualities and prepares him or her for future employment and a productive personal life.

Notes

Traits considered to be important by employees include the following:

- positive attitude
- personality
- personal appearance
- self-control
- initiative
- cooperation
- honesty
- accuracy
- communication skills
- professionalism

Positive Attitude

A positive work attitude means thinking about the work in a favorable manner.

A person's self-image, relationships with others, and success in achieving goals are influenced by his or her attitude. ***Attitude*** involves one's general manner or feeling toward a situation or person. A positive work attitude means thinking about the work in a favorable manner. It is most important in getting and keeping a job.

When a person has a positive attitude, goals are achieved more easily and stress is reduced. Having a negative attitude toward a particular situation or person causes problems to appear more serious than they actually are. A negative attitude can lead to problems in getting along with co-workers, supervisors, and clients or customers. A positive attitude helps an employee carry out job responsibilities effectively and encourages general satisfaction. Enthusiastic employees concentrate on the positive attributes of a job as well as the positive attributes of other people. Cooperation, loyalty, optimism, patience, respect, enthusiasm, interest, and willingness are traits that show a person has a positive attitude.

Having a positive attitude toward co-workers helps everyone get along better. The ability to get along with other people influences success in any job. A friendly, sincere manner, willingness to do one's share of the work, and respect for the knowledge and skill of other employees help provide good relationships.

It also is important for an employee to develop an attitude of loyalty to his or her employer. A loyal employee follows the rules and policies of a business, and she or he is concerned with the quality of work and services provided.

A genuine interest in one's job is a quality every employee should develop. A positive attitude toward the employer, other employees, and the job helps a person deliver high-quality performance. There is no substitute for hard work in obtaining job success.

Personality

Notes

Personality is the visible aspect of one's character as it is presented to others. Some people may be described as having an outgoing personality and may seem to find it easy to talk with others and to be friendly. Other people may be described as being shy. They may seem to find it difficult to carry on conversations. Being able to get along with different personality types is a desirable characteristic in any situation.

Various personality traits combine to create an image that a person projects to others. Personality traits include appearance, neatness, courtesy, manners, cheerfulness, friendliness, ambition, cooperativeness, honesty, sense of humor, dependability, generosity, poise, truthfulness, tact, self-control, and ability to get along with others. These and a variety of other traits cause a person to be perceived by others as having a certain type of personality. Individuals with a pleasant personality can successfully establish good relationships with other employees, supervisors, and customers or clients.

Various personality traits combine to create an image that a person projects to others.

Personal Appearance

Personal appearance refers to the way an individual looks. A good personal appearance is an important factor in achieving job success. An individual's appearance affects the way others react toward him or her. An individual's appearance also influences how a person feels about himself or herself. Individuals with messy appearances are often perceived as being insensitive and uncaring. Individuals who are neat and well groomed are the types of people others enjoy being around. Appearance also is important since it is often the first impression people have of an individual.

Individuals who are neat and well groomed are the types of people others enjoy being around.

The following guidelines are beneficial in the development of a positive and pleasing appearance:

- Stay aware of fashion trends and choose clothing that is fashionable, not trendy.
- Select clothing that fits properly.
- Have hair cut or trimmed on a regular basis in an appropriate style.
- If female, apply moderate amounts of makeup to a clean face.
- If male, shave and/or neatly trim beard or mustache.
- Choose sensible clothing that is appropriate for the employment situation.
- Keep hands cleaned and nails well manicured.
- Take a bath or shower daily and use a reliable deodorant.
- Maintain proper posture when sitting, standing, and walking.
- Wash hair as needed to maintain cleanliness, and style hair daily.
- Make needed repairs to clothing on a regular basis.
- Select sensible shoes that are clean and in good repair.
- Make a habit of smiling.

Notes

Self-control

There are times in any job situation when problems can occur and it may be difficult to remain calm. Self-control is the ability of an individual to restrict her or his own emotions and actions. A successful employee must keep his or her temper under control and avoid unpleasant confrontations with co-workers, supervisors, clients or customers, and other individuals.

An individual can develop self-control by maintaining a pleasant disposition. Pausing to think before speaking or taking fast action also helps a person to control himself or herself. Learning to remain calm in difficult situations is an important trait for any employee. Working hard to perform well and obtain the respect of supervisors and co-workers makes self-control easier. Learning to accept constructive criticism and remain friendly is an important characteristic for any employee.

Initiative

Initiative is the ability to think and act without being prompted. An employee with initiative is one who is willing and able to observe tasks that need to be done and complete them without being told to do so. A willingness to learn is also a sign of initiative. The employee who is eager to learn will ask about opportunities for growth and learning. Employers recognize initiative by giving increasing responsibility to those employees who show an interest in opportunities to learn new skills.

Cooperation

Cooperation involves willingness to listen to other people's views and opinions and to work toward common goals. Employees should become familiar with and follow the rules and policies of their employers. Willingness to complete all assigned tasks with a positive attitude is another characteristic of a cooperative employee. Even if personality problems exist between two employees, it is important for both individuals to avoid petty differences and work together as well as possible. Willingness to cooperate with co-workers and supervisors without insisting on doing things a particular way contributes to a positive work environment for everyone.

Honesty

Honesty means being trustworthy, fair, and sincere. Employers expect employees to show honesty by maintaining high ethical standards, telling the truth, and handling the employer's possessions with care. Dishonest behavior includes stealing from a company and using company property for personal use. The most common item employees steal from their employers is time. Employees who report to work late, take extra time at breaks and lunch, leave work early, make personal phone calls, remain idle, and visit with other employees are using time for personal use that should be spent working.

Notes

Accuracy

Accuracy is the condition of being thorough, exact, and free of mistakes. An employer expects employees to perform work accurately since accuracy is following procedures correctly without supervisors having to repeat instructions. The ability to follow instructions exactly as the procedure manual outlines or as the supervisor directs is important to a business' productivity. In addition, employees are often evaluated on their ability to follow instructions and perform tasks accurately. Paying attention to details rather than being careless in one's work habits helps in developing accuracy.

Communication Skills

Communication is the giving and exchanging of information. Information such as ideas, data, and instructions is exchanged in the workplace daily. Therefore, the ability to communicate effectively with other people is important in succeeding on the job. Skills necessary for effective communication include listening, speaking, reading, and writing. It also is important to learn to pronounce words correctly, use correct grammar, and become familiar with terms used in a particular job setting. Employees must be able to use these skills to send and receive messages that can be clearly understood.

Professionalism

Professionalism is competent behavior of a high standard or status. Professional behavior is exhibited when an employee's performance is above the standards set for tasks and when the employee is loyal, considerate, and respectful to supervisors, co-workers, and other employees. Professional dress also is important for creating a professional image. An employee is more likely to gain the respect and attention of supervisors, coworkers, and other employees when she or he is well groomed and wears clean clothing appropriate for the job.

Professionalism involves not only professional behavior but also professional growth. Membership and active participation in professional organizations are indications that an employee is interested in the profession and in personal and professional improvement. Publications from professional organizations provide current information on various aspects of the field in which one is in employed. The information professional publications provide varies according to the field in which one is employed.

Professionalism involves not only professional behavior but also professional growth.

Professional growth also can be obtained by participating in continuing education programs offered in the workplace or by local educational institutions. Many professional organizations offer certification courses in which employees are trained according to specified requirements set forth by the organization. Employees should strive to achieve professionalism since it often prepares them for advancement into positions requiring higher levels of skill.

Notes

Ethics

Ethics are standards of professional conduct. As an employee works, he or she becomes familiar with the general rules of conduct in the business world. Employees can remain ethical by following the general laws and policies of the employer and by remaining loyal, honest, objective, and nondiscriminatory.

An ethical employee follows the rules of the establishment and the rules of confidentiality.

A successful employee is ethical on the job. An ethical employee follows the rules of the establishment and the rules of confidentiality. Confidentiality means not sharing personal information about the business' clients with someone outside of the situation. Financial transactions also should be kept in strictest confidence. Failure to do so reflects poorly on the employee and the business.

GRADES 7 & 8

Notes

- Have students interview members of their family or neighbors who work. Students should ask questions regarding their attitude toward working in general and specifically about their job. Use transparency 6A1, Interviewing an Employee, to aid students in the interview process. After the interviews have been completed, ask students to tally the number of positive and negative attitudes they encountered. Have a student list all of the tallies on the chalkboard to determine the total number of positive and negative responses.

- Write the word *attitude* vertically on the chalkboard. Have students describe their feelings about the word with a word that begins with each letter of the word *attitude*. Students may want to do both a positive attitude and negative attitude list.

- Lead students to brainstorm the different ways a person's appearance affects the amount of success he or she achieves. Once these ideas are recorded, have a volunteer list on the chalkboard students' ideas of how a person can develop a positive, pleasing appearance. A second list beside the first can be generated to contain suggestions about ways to improve appearance.

GRADES 9 & 10

- Invite the director of personnel from a business to speak to the class on the importance of professionalism and its meaning to a personnel director. Have students prepare questions anonymously about their own employability prior to the speaker's presentation. Give the questions to the speaker to answer those that are appropriate and thoughtful.

- Show an audiovisual on professionalism in the workplace. Have students think about their idea of professionalism and the people they consider to be professionals. Have students write a paper about a professional person, describing his or her professional traits.

- Have students write a paper on the different ways that actors on television and in movies avoid conflict and exhibit cooperation within their workplace and/or personal life. Students may choose a character and examine his or her role on the television show to explain the reason behind the character's behavior.

GRADES 11 & 12

- Divide the class into groups of two and conduct mock interviews. Have each group decide who will act out the part of the interviewee and who

Notes

will be the employer. Have students prepare a script of the interview for their dream job. After the scripts are prepared, ask the interviewees to leave the room. The employers will decide together who will hire their interviewees and who will not. The interviewees will not know that the employer's mind is already made up before the interview begins. Have the pairs conduct their interview for the class. After the interview, the interviewee should go back to his or her desk, and the employer can tell the class the outcome of the interview. Many of the interviewees will be surprised by the outcome of their interview, especially if it is negative. There should be little or no verbal response or challenge of the employer's decision. Interviewees may respond in written form to the employer for extra credit, either thanking them for the job offer, asking for further explanation, or asking for another interview and chance at the job. NOTE: If the class is too large for each group to present its interview, students may arrange to do their interview for parents and family members, or have business people come into the classroom to conduct the interviews and evaluations.

- Ask students to read articles in newspapers and magazines about unethical business behavior. These articles could range from the consequences that a business person has to face as a result of engaging in unethical behavior to articles implying that there may have been some unethical behavior occurring, such as a letter to the editor or editorial. Students should summarize one article and present it to the class.

- Show transparencies 6A4 and 6A5, Inter Office Memo, and ask students which is the more professional and clear memo. Have students write an informal memo to a friend and office mate about a casual lunch date. Share these memos with the class. Have students transform the informal memos to formal memos to the boss about lunch with an important client. Share these memos with the class and critique them constructively to stress the importance of written communication within an office setting. QUESTIONS: How does a memo differ from a business report? When is the proper time to send a formal memo?

- Ask students to pretend they own their dream/fantasy business. Some business examples include the following: a music store, ski resort, restaurant, and veterinary office. Have students make a plan for their business that includes the number of employees needed. Students should list the qualities their employees should possess on a sheet of paper. Have students compare their lists of qualities and observe similarities and differences of the lists.

ANY GRADE

- Show students transparency 6A6, Guidelines to Avoid Conflict, and have students think of times in their lives when they were successful in avoiding conflict. Ask several students to share their experiences with the class. Now have students think of times in their lives when they were not successful in avoiding conflict and have them share their experiences with the class. Have students analyze the benefits of being able to avoid conflict both in the workplace and in their personal lives.

Notes

- Display two large colored sheets of paper in the room. One should be titled "Expectations of the Boss," and the other should be titled, "Expectations of the Employee." Ask two volunteers to record on the sheets of paper the class' suggestions. Ask students to think of what they expect from their bosses. Also ask students to think of what their bosses expect from them. After students have completed their lists of expectations, have them analyze the equality and reality of the lists.

- Show transparency 6A2, Which of the following prospective employees would you hire? QUESTIONS: Which employee would you hire from this picture? Why? Is it fair/ethical to hire someone solely on appearance? When does discrimination become a concern for employers when hiring employees? What laws are currently in place to prevent discrimination? Does the type of job a person is seeking determine how he or she should dress for an interview? Why?

- Have students read the case study on transparency 6A3, Ethics in the Workplace. Have each student write a paragraph describing what he or she would do in the same situation and why. Divide the class into groups and allow students to share their opinions on the most ethical solution to the problem.

- Lead a class discussion on part-time and summer jobs. Have students who work share information about their jobs, their experiences applying for them, and other job-related information. What positive experiences have they had with their co-workers? negative? What have they learned about personal characteristics and job success in their own employment experience?

DIRECTIONS: In the space provided below, list eight qualities that employers expect employees to possess. For each quality, answer the column questions in the space provided.

Quality	Do I have this quality?	How can I get this quality?	Who do I know that has this quality?
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

DIRECTIONS: Complete the following activity to review information regarding professionalism. It is necessary to behave in a certain manner and practice many different habits to become a professional. Beside each behavior, place a ✓ in the "Do" or "Don't" column to distinguish between behaviors that do and do not promote professionalism.

Do	Don't	Behavior
		1. Have dirty fingernails.
		2. Bathe daily.
		3. Wear open-toed shoes without stockings or socks.
		4. Have clean, neat hair.
		5. Wear proper undergarments.
		6. Smoke during a formal interview.
		7. Wear clothing with missing buttons.
		8. Take off shoes and go barefoot.
		9. For females, wear a moderate amount of makeup.
		10. Wear a lot of dangling costume jewelry.
		11. Smile and have a pleasant disposition.
		12. Use an abundance of perfume or aftershave.
		13. Speak loudly and boisterously.
		14. Keep your office or desk neat and orderly.
		15. Gossip.
		16. Take responsibility for your mistakes.
		17. Wear clean, pressed clothing.

DIRECTIONS: **Review characteristics needed for employment by completing the following activity. Read each statement below. Choose the answer that best completes each statement, and write the letter of the answer in the blank to the left of each statement.**

______ 1. Professional business communication is the giving and exchanging of
A. recipes.
B. work.
C. information.
D. employees.

______ 2. Professional organizations provide current information about their field in
A. large books from the library.
B. professional publications.
C. television shows on PBS.
D. organized evaluations.

______ 3. Restricting excessive emotions and actions is
A. self-control.
B. self-esteem.
C. self-direction.
D. self-evaluation.

______ 4. Cooperating with co-workers and being flexible contributes to
A. losing your job.
B. accurate communication.
C. a positive work environment.
D. unprofessionalism.

______ 5. Ethical employees follow the rules and keep sensitive information
A. stirred up.
B. objective.
C. nondiscriminatory.
D. confidential.

______ 6. Listening, reading, speaking, and writing are important skills for
A. personal appearance.
B. all pre-kindergarten children.
C. financial transactions.
D. communication.

______ 7. A key to getting and keeping a job is having
A. an expensive car.
B. a positive work attitude.
C. a good head for numbers.
D. your boss over for dinner.

______ 8. When sending a memo to all employees about new travel guidelines, it is important that
A. it is funny and on colored paper.
B. it has a title page and table of contents.
C. it is clear, concise, and legible.
D. it is handwritten and signed.

______ 9. Personal appearance is important to
A. feeling good about oneself.
B. achieving job success.
C. first impressions.
D. all of the above.

______ 10. The most common item employees steal from their employers is
A. money.
B. merchandise.
C. time.
D. supplies.

DIRECTIONS: Complete the following activity by answering the questions in the spaces provided. All of the questions will be preceded with the following statement:

How do you think an employer would respond if you...

1. came dressed professionally every day?
2. smoked cigarettes around your co-workers?
3. called in sick when you were not really sick?
4. found additional work to do without asking?
5. spoke about your salary to other co-workers?
6. worked late to finish projects?
7. spoke with customers on the phone politely?
8. invited your boyfriend to the workplace to visit?

DIRECTIONS: Review the characteristics needed for employment by completing the following activity. Place the letter of each characteristic in the blank to the left of its description. Characteristics needed for employment are listed below.

A. honesty
B. initiative
C. accuracy
D. personal appearance
E. self-control
F. communication
G. cooperation
H. personality
I. attitude
J. professionalism

______ 1. being thorough, exact, and free of mistakes

______ 2. being willing to listen to other people's views and opinions and work toward common goals

______ 3. having competent behavior of a high standard

______ 4. giving and exchanging information

______ 5. being trustworthy, fair, and sincere

______ 6. thinking and acting without being prompted

______ 7. restricting one's emotions and actions

______ 8. general manner or feeling toward a situation or person

______ 9. visible aspect of one's character

______ 10. the way an individual looks

Interviewing an Employee

Employee's Name ____________________

Employer's Name ____________________

Employer's Address ____________________

Employer's Telephone Number ____________________

Type of Business ____________________

What type of work does the employee do? ____________________

Example of a complaint or problem the employee has with the employer: ____________________

____

____

What does the employee's overall attitude toward his or her job appear to be at this time? ____________________

____

____

After the interview, students should complete this section.

This employee has a good attitude toward his or her job and should continue to work for this employer.

Yes ______ No ______

This employee has a bad attitude toward his or her job and should seek employment elsewhere.

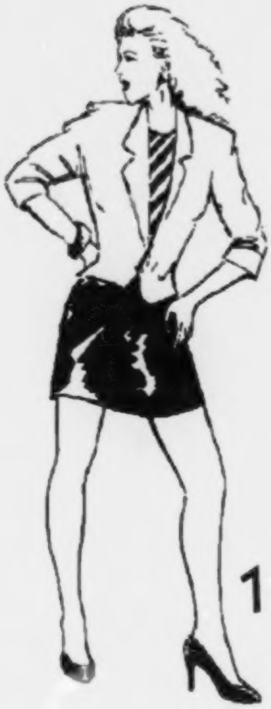
Yes ______ No ______

Additional Comments: ____________________

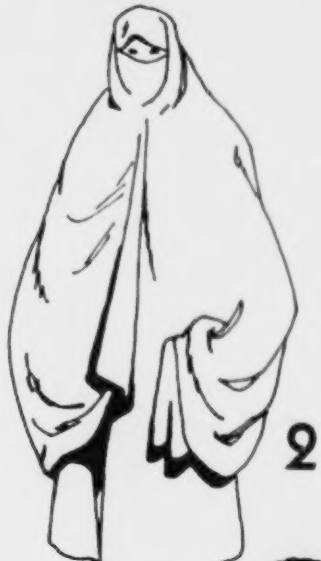
____

____

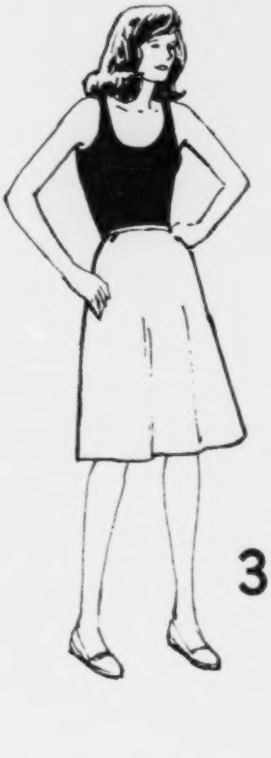
Which of the following prospective employees would you hire?



1



2



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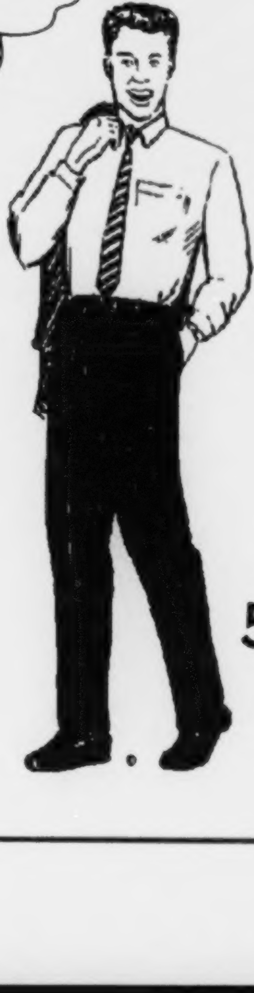
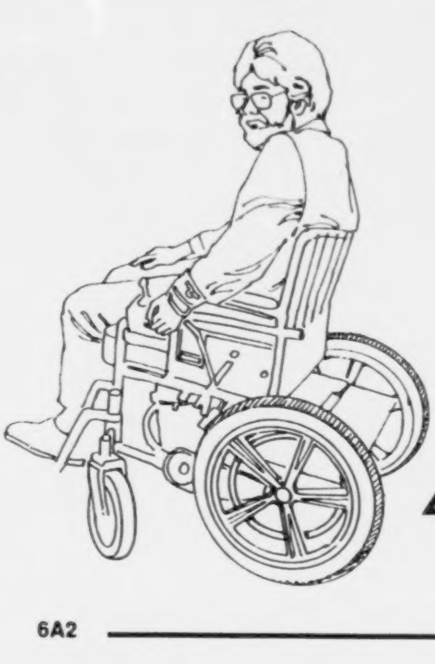


5



4

6A2

Ethics in the Workplace

Sharon has just accepted a new job at a doctor's office. She has been there only one week, but she has already noticed how openly all of the employees in the office discuss the patients. The patients' files are easily accessible. One particular patient, who is well known in town, has been diagnosed with a terminal disease. Everyone in the office is aware of the diagnosis almost immediately. The employees also have been told that the patient does not want anyone to know about the disease.

Sharon has overheard one of the employees discussing the patient's diagnosis with a friend during a personal phone call. Should she tell someone and risk her new job and her rapport with her co-workers, or should she keep quiet and let the patient's personal medical problems be announced around town?

INTER
OFFICE MEMO

MEMORANDUM

Date: March 20
To: S. Henderson
From: B. Smith
Subject: Moving to new office space

Susan:

March 24 is the date your office is scheduled to relocate to the new building. Please keep this date in mind and be prepared for the movers to pack the contents of your office on March 23. You or someone on your staff will need to be available to answer questions the movers may have and to give them additional instructions.

Thanks,
Barbara

INTER OFFICE MEMO

Susan,

Please be ready to go on 3/23. Movers will be there to help move. They may have questions.

Thanks,
Barb

6A5

Guidelines to Avoid Conflict

- Be honest and admit mistakes.
- Accept differences in people.
- Do not take sides.
- Do your fair share of work.
- Have a sense of humor.
- Smile and be pleasant.
- Avoid gossiping.
- Attempt to compromise.

6A1

Notes

Answers will vary. Eight of the following ten qualities should be listed. Answers in columns will vary according to students' feelings and experiences. Evaluate on thoughtfulness, honesty, and completeness.

1. positive attitude
2. personality
3. personal appearance
4. self-control
5. initiative
6. cooperation
7. honesty
8. accuracy
9. communication skills
10. professionalism

6A2

1. don't
2. do
3. don't
4. do
5. do
6. don't
7. don't
8. don't
9. do
10. don't
11. do
12. don't
13. don't
14. do
15. don't
16. do
17. do

6A3-6A4

1. C
2. B
3. A
4. C
5. D
6. D
7. B
8. C
9. D
10. C

Notes

6A5

Answers will vary.

6A6

1. C
2. G
3. J
4. F
5. A
6. B
7. E
8. I
9. H
10. D

UNIT 6

Notes

Module B

Work Schedules and Compensation

Take time to read between the lines.

In every type of work there are demands and expectations that affect personal and family life. Research has shown that there is a reciprocal relationship between work satisfaction and family satisfaction. Work schedules and compensation are important factors that influence the demands, expectations, and satisfaction in both work and family life. Being informed about work schedules and compensation helps students have a better understanding of their parents' or other adults' jobs and stresses and helps them to be ready to seek employment. Being able to consider the different aspects of a job in order to select one that is satisfying and compatible with a desired lifestyle is an important life skill. Encouraging your students to explore these aspects of work will benefit them both now and later in life when they are faced with making work and family decisions.

Work has different meanings to different people. People are motivated to work for many reasons. Reasons may include one or a combination of the following:

- economic
- personal
- social

People work for economic reasons to earn money. Money provides a means for people to purchase needs and wants. People work for personal reasons to build self-esteem. Self-esteem comes from self-respect, pride in doing something well, and receiving recognition for achievements. People work for social reasons to have contact with other people, acquire friendships, and to have a feeling of belonging.

Notes

Because people work for different reasons, different factors will be important to their work satisfaction. If these factors are absent in a work situation, dissatisfaction can result. Finding a satisfactory job can be a difficult task. Many people accept the first job that comes along. There often is little thought given to whether the job is suitable for them and their family situation, or where the job might lead.

When a person considers any occupation, specific demands and expectations should be investigated.

Work schedules and compensation are important factors to both work and family or personal satisfaction. When a person considers any occupation, specific demands and expectations should be investigated. Important details to consider include the following:

- work hours
- salary
- travel
- overtime
- benefits
- incentives

In every type of work there are demands and expectations that can affect personal and family life. What is important to one family or individual may not be important to another. Every family or personal situation is different and is influenced by the many demands and expectations of work.

WORK SCHEDULES

Schedules refer to timed plans for procedures or projects. Schedules also are timetables. Labor unions have had a significant impact on businesses and their work schedule regulations. A ***labor union*** is an organization of workers associated to promote and protect the welfare, rights, and interests of its members. The eight-hour work day and the forty-hour work week are major accomplishments credited to labor unions. Labor unions also have had a major impact on the time when work begins and ends, time allowed for lunch, and the number and length of breaks.

Work Hours

Businesses maintain work schedules based on the nature of the business, business size, production schedules, and number of employees. Many businesses have regularly scheduled work hours. A regular work schedule consists of forty hours of work per week, eight hours per day. A part-time work schedule is one that consists of less than thirty hours per week. Many offices are open from 8 A.M. to 5 P.M. Monday through Friday and are closed on the weekends. One hour is typically observed for lunch with a fifteen minute break in the morning and a fifteen minute break in the afternoon. Many retail stores, especially those located in malls, are open from 10 A.M. to 9 P.M. Monday through Saturday and limited hours on Sunday. Some grocery stores, medical facilities, and many manufacturing plants are open twenty-four hours a day, seven days a week.

Office buildings, some manufacturing plants, and some retail stores close on weekends and holidays. Other businesses are open during weekends and holidays. Depending on the type of business, there are peak seasons when more work is required. For example, retail stores are very busy just prior to the Christmas holidays when gifts are purchased by many people. Management must schedule enough workers for the hours the business is open and for the projected business that will occur during those hours. During peak seasons, management may require or offer employees the option to work ***overtime*** (extra hours in addition to regularly scheduled hours) or hire extra employees to work during the peak season only.

Notes

Shift Schedules

Businesses that are open twenty-four hours a day schedule employees in shifts. ***Shifts*** refer to work schedules in which one crew of workers works a designated length of time or schedule and is then relieved by another crew of workers who do the same. Typical shift hours for hospitals and other businesses that are open twenty-four hours a day include the following:

- 7:00 A.M. to 3:30 P.M.
- 3:00 P.M. to 11:30 P.M.
- 11:00 P.M. to 7:30 A.M.

Scheduling employees by shifts involves having one group of employees for each of several time periods during which a business operates. For example, a retail store may schedule one group of employees to work during the morning and early afternoon hours and another group of employees to work during the late afternoon and evening hours. Manufacturing plants often have workers who deliver shipments of merchandise during the early morning hours in order to avoid heavy traffic in large cities. Therefore, workers must be scheduled to work at various times of the day and night.

Rotation Schedules

Some businesses use rotation schedules. A ***rotation schedule*** ensures that a business has a full staff every work day, that no employee will work more than five days in any work week, and that weekend assignments are equally shared.

Flexible Work Schedules

Employers may provide flexible working hours or schedules in certain situations. Flexible work time also is known as flextime. ***Flextime*** allows workers to set their own schedules or work hours within limits. Employees are allowed some flexibility in choosing the time but not the number of hours they work. Flextime often is used by working parents, students, and others who may have difficulty working the regular hours observed by the business. Once a schedule is set, the worker is expected to follow it every week. If changes are necessary, the supervisor must be notified within an appropriate amount of time.

Flextime often is used by working parents, students, and others who may have difficulty working the regular hours observed by the business.

Notes

Flextime provides advantages for businesses as well as employees. Satisfied employees are likely to be more productive and miss fewer days of work.

Job Sharing

Job sharing provides more free time for the workers. Employers gain by having two satisfied, productive employees.

Job sharing is another solution to employee work satisfaction. In job sharing, two people are hired part-time to do one full-time job. Working time and job salary are split by both employees. Job sharing provides more free time for the workers. Employers gain by having two satisfied, productive employees.

COMPENSATING EMPLOYEES

Compensation is payment for work done. Compensation includes money plus any benefits received in exchange for work. People receive greater compensation in certain areas of the country because the cost of living is greater.

A ***salary*** refers to a rate of compensation or payment an employee receives that is figured by the hour, week, month, or year. Employees are paid using different compensation plans. Each business has policies regarding how employees are paid for the work they do. In most cases, a business uses different payment plans for different types of employees. For example, employees whose primary responsibility is sales may be paid on some type of commission compensation plan. If an employee's primary assignment involves administrative tasks, he or she is more likely to be paid on a straight salary compensation plan.

Compensation Plans

Workers are compensated by various methods. A business typically pays employees different amounts, depending on their experience and responsibilities. Some employees receive the same amount in each paycheck while others receive a different amount each time. If employees are paid by the hour, then the amount of money they earn depends on the number of hours they work. These workers may be paid overtime (usually time and a half or one and one-half times the normal rate) if they work more than a certain number of hours per week. In general, salaried employees receive a fixed amount of pay regardless of how many hours they work. Companies may pay their salaried employees overtime under certain circumstances. Others may receive a different amount in each paycheck because they receive a commission or salary and a commission. The different types of compensation include the following:

- wage
- straight salary
- commission
- tip

713

- bonus
- incentive

Notes

Wage. A ***wage*** is an hourly rate of pay for an employee. A minimum wage was first established in 1938. The original federal law called for a minimum wage of twenty-five cents per hour. Since 1938, the minimum wage has increased steadily and is projected to continue to increase. ***Minimum wage*** is the least amount of money an employee can be paid per hour and is set by law. As the minimum wage increases, the cost of operating a business increases in a variety of ways. Besides the increase in compensating minimum wage employees for their work, other employees usually expect a wage increase when the minimum wage increases. For many jobs that do not require college degrees, entry-level employees are hired at minimum wage. As experience is gained, hourly salaries may increase to amounts above the minimum wage rate.

Straight Salary. ***Straight salary*** offers employees a set rate of pay for the work they do. Salaried employees occasionally work overtime without extra pay. Salary is figured by the week, month, or year. Paychecks are distributed weekly, biweekly, or monthly. The straight salary method is used most often with office workers and management. Workers paid by this method usually receive benefits such as paid vacations, sick leave, and paid holidays.

Commission. When workers earn commission, their salary can fluctuate dramatically from one paycheck to another. Straight commission is primarily used to pay salespeople. A ***straight commission*** compensation plan pays an employee a specific percentage of the total volume sold. For example, a salesperson might sell $10,000 worth of merchandise in one month. If paid on a straight commission basis of 8 percent of volume, the person would earn $800 during the month. This form of compensation is decreasing in use for two reasons. First, it tends to result in salespeople being overly aggressive in trying to sell merchandise to customers. Second, it offers the employee little security since one is never certain how much money will be earned during each pay period.

Salary Plus Commission includes a set salary plus a percent of each sale as an incentive. Salary plus commission is very common in department and specialty store retailing, as well as nonstore retailing. It offers an employee a minimum level of security in a job. It also creates an incentive for the salesperson by tying performance to the paycheck. This payment plan also is used by many manufacturers to pay people who work in production. For example, in apparel manufacturing, sewing machine operators may be paid a base salary and additional money based on the amount of work they produce. The salary plus commission plan encourages growth and rewards extra effort. In addition, the plan provides a certain amount of financial security that can encourage employee loyalty to the company.

Notes

Salary plus commission-over-quota is a variation of the salary plus commission plan. This plan pays an employee a set salary and a percentage of sales over a certain quota. The employee does not receive a bonus until a certain amount of work is produced. This compensation plan gives the employee a sales goal and gives the employer the security that certain amounts of merchandise will be sold before incentives are paid.

Tips. Many workers in the service industry receive much of their income from tips. ***Tips*** can be defined as small sums of money, usually cash, given to employees by satisfied customers. Tips are usually voluntary, meaning that the customer decides how much to tip. In restaurants, the appropriate amount of a tip or ***gratuity***, is 15 percent of the total customer bill. Some customers may only pay ten percent while others may pay twenty percent. Some businesses require their workers to pool their tips daily. The tip money is then divided equally among the employees. Other businesses allow each employee to keep all of the money he or she gains through tips.

Bonus. A ***bonus*** is an extra payment that is given to an employee for excellent work or as a share of the business' profits. Many businesses give employees a bonus at the end of a profitable year or at the end of a successful project.

Incentives. An ***incentive*** is a reward that acts as a motivation for an employee to be as productive as possible. Incentives are not offered to employees in all businesses. Incentives tend to tie performance to personal initiative. Employee-of-the-month programs, bonuses in cash, services or goods, vacation time in addition to regular annual leave, and dollar commission on sales are types of rewards sometimes used as incentives to compensate employees.

Incentives are not offered to employees in all businesses. Incentives tend to tie performance to personal initiative.

In recent years, many employers have decreased the use of incentives. However, some large businesses are based on a philosophy of providing incentives to employees. These companies may offer a variety of incentives ranging from cosmetics to cars for employees who perform well.

Company Benefits

In addition to pay, many employers provide benefits to their employees. ***Benefits*** are indirect forms of payment for work other than money. Legally required benefits that employees receive no matter where they work include the following:

- social security
- worker's compensation
- unemployment insurance

An employer is responsible for paying a percentage of the employee's social security deductions. The amount that both the employer and the employee are responsible for can be calculated by using charts provided by the Internal Revenue Service. The employer is responsible for worker's compensation insurance and also may be responsible for state unemployment insurance.

Notes

Worker's Compensation Insurance. Worker's compensation insurance protects employees who might be injured on the job. It pays for all medical bills and loss of salary until the employee is able to return to work. The rates are usually established by the state, but the insurance can be purchased through most insurance companies. Worker's compensation insurance is required in all states.

State Unemployment Insurance. State unemployment insurance is required for all profit-making businesses. The employer's contribution of premiums are used to pay former employees who file for unemployment benefits. In some states, nonprofit corporations can decide not to pay premiums. Instead, they pay the actual cost of claims filed by their former employees.

Examples of company benefits that are not required by law include the following:
- vacation
- sick leave
- holidays
- profit sharing and retirement programs
- child care options/programs
- health insurance
- cafeteria plans

Vacation and Sick Leave. ***Vacation leave,*** or ***annual leave***, and ***sick leave*** are called employee benefits because the employee usually continues to receive pay during the vacation period or time of illness. Some companies may request that their employees take their vacation leave at certain times during the year when they are less busy. Employees usually have to request permission to schedule vacation time. Employees who have been employed the longest may be given the first choice for vacation leave. A new employee may be required to work a certain period of time, such as six months or a year, before vacation leave can be taken.

The amount of vacation leave and sick leave allowed each employee varies from company to company. In some businesses, each employee accrues or earns a certain number of hours of annual leave and sick leave for each month of employment. In other companies, each employee is assigned a specific number of days per year that can be used as sick leave and annual leave. Other companies allow employees to collect sick leave over a period of time without losing it if it is not used.

Holidays. Holidays are those days set aside by law or custom to commemorate an event or to serve as a day of freedom from labor or work. There are no official national holidays. Private businesses are not required to observe holidays. Sunday is commonly recognized as a holiday but is not

Notes

mandated by law. Congress has set aside special holidays at different times in the history of the Unites States. These days include the ***Day of Rejoicing*** at the end of the Civil War and ***V-E Day*** at the end of World War II. The President and Congress designate the legal federal holidays observed by the District of Columbia and federal employees across the country. Each state determines which specific holidays it will observe. The governor proclaims the holidays observed by each state.

Certain holidays are observed by most companies during the year. It is up to the employer to determine which days are set aside as paid company holidays. The employee is paid for these days even though he or she may not work on these holidays. Banks and federal offices close on federal legal holidays during the year. These holidays include the following:

• January 1	New Year's Day
• January 16	Martin Luther King, Jr.'s Birthday
• Third Monday in February	President's Day
• Last Monday in May	Memorial Day
• July 4	Independence Day
• First Monday in September	Labor Day
• Second Monday in October	Columbus Day
• Fourth Monday in October	Veteran's Day
• Fourth Thursday in November	Thanksgiving Day
• December 25	Christmas Day

Profit-Sharing and Retirement Programs. Pension plans and profit-sharing plans are common benefits available for workers. ***Pension plans*** are a type of retirement plan. The money placed in the pension plan is contributed by the employer and in many cases, the employee also contributes to the plan. A ***profit-sharing plan*** is a plan in which businesses share part of their profits with their employees. Employees can receive their share of the profits in the form of a bonus check, or the funds can be placed in a special investment account where the money accrues interest. Employees receive the funds in the investment account when they leave the company.

Businesses may offer parental leave, child care subsidies, resources and referrals, and voucher systems. Parental leave may be available for either mother or father to take care of a newborn.

Child Care Options/Programs. Research has shown that employees who must find and maintain adequate child care have added difficulties which affect their productivity as well as the company's. Lost work time, stress, and worry can cause poor employee morale, thus affecting the employees' productivity. In an effort to combat these difficulties, many businesses have begun offering child care options to their employees. Businesses may offer parental leave, child care subsidies, resources and referrals, and voucher systems. Parental leave may be available for either mother or father to take care of a newborn. With a voucher system, part of the employee's pretax salary is set aside in a special account or voucher. The employee can then use the voucher to pay child care expenses. The employee does not pay taxes on this amount. As a company benefit, many large companies provide on-site child care centers for children too young to go to school. Parents are able to bring their children to work rather than having to find someone to care for them. These centers are located at or very close to the business headquarters. Their hours are compatible with employee work schedules and the cost is often supplemented by the corporation. Corporations that have adopted some type of plan have shown a decrease in employee absenteeism, increased productivity and morale, and fewer turnovers.

Notes

Health Insurance. Most company-sponsored insurance plans or group health insurance plans cover hospital and medical costs. In general, group health insurance provides more coverage at a lower cost than individual coverage. The company may pay part or all of the health coverage premiums. Premiums are payments made in one sum or periodically for an insurance policy. Additional family members may be included on the employee's policy. Their premiums or a portion of their premiums also may be paid by the company. Coverage may vary through exclusions and limitations from one insurance company to another. Certain illnesses and treatments may be excluded from a particular policy. The deductible (the amount the insured party must pay before the insurance company will pay a claim) also may vary. In general, the higher the deductible, the lower the premium. If the company group health insurance does not provide adequate coverage for an employee, additional or supplemental insurance may be necessary. Types of group health insurance coverage that may be available include the following:
- Basic Medical – covers hospitalization, medicine, doctor visits, and laboratory tests.
- Major Medical – covers expenses from large medical bills. It begins paying where basic medical insurance stops.
- Dental – covers routine cleanings and a percentage of approved dental and orthodontic expenses.
- Disability – provides regular income payments when a person is unable to work because of an illness or injury. The maximum coverage is two-thirds of a worker's gross income.

Cafeteria Plans. People have different needs and goals during various stages of the life cycle. Because employees have different wants and needs, some businesses offer cafeteria plans to their employees. A ***cafeteria plan*** refers to a benefit package in which employees are allowed to select a certain number of benefits from a benefit menu to fit their individual needs.

The Value of Company Benefits

The value of company benefits is an individual matter. A particular benefit may be very important to one person and meaningless to another person. For example, free, on-site child care would be a valuable benefit to a working person with children, but it would be worthless to a person who does not have children or whose children are grown and living on their own. Individuals must evaluate each benefit according to the value they will receive from it.

Individuals must evaluate each benefit according to the value they will receive from it.

The annual dollar value of company benefits can be determined by putting a dollar value on each benefit. For example, if a designated parking space is free at a place of employment, it would be considered a company benefit if the employee drives a car to work. This company benefit can be given an annual dollar value by locating a similar office or business where employees must pay for the parking. The yearly amount paid could be used as the annual dollar value for the parking benefit. By determining a dollar value for each benefit, a percentage of benefits can be determined. The following formula can be used to determine the percentage of an employee's salary that is company benefits:

$$\frac{\text{Annual Dollar Value of Company Benefits}}{\text{Annual Employee Salary}} = \% \text{ of Benefits}$$

The percentage of a company's benefits can then be compared to the national average. According to the United States Chamber of Commerce, the national average for 1990 was 37.6 percent.

People cannot spend benefits, but the benefits may be worth a great deal of money. Company benefits can add to the total family income level by reducing out-of-pocket expenses. Research has shown that the productivity and satisfaction of employees can depend on the type of support and benefits offered by the employer. Many employers say that their employees are more productive and satisfied if there are supportive benefits or policies that contribute to the well-being and stability of families.

Company benefits are an important part of the total pay package. Benefits vary from one company to another. Benefits also may vary according to an employee's position. As an employee moves up in a company through promotions, benefits may increase. Sometimes higher than normal salaries are offered to make up for low company benefits. However, a lower salary with excellent company benefits may provide the best total pay package.

RECEIVING PAY

Most employee pay comes in the form of a check. The check is typically not for the full amount earned because of payroll deductions. Several steps are involved in preparing a payroll. First, each employee's gross pay is figured. ***Gross pay*** refers to the total amount of income that an employer owes an employee for a given period of time. This amount might be a set salary or it might be based on hours worked during the payroll period. Then, payroll deductions are taken out.

Payroll deductions refer to required and voluntary amounts taken from gross wages. Deductions are subtracted from an employee's gross pay to cover certain payments. Two common required deductions are Federal Income Tax Withholding and FICA (social security). ***FICA*** stands for

Federal Insurance Contributions Act. The amount to deduct for each can be calculated by using charts provided by the Internal Revenue Service. Some states also require a state income tax.

Notes

Contributions from employees' gross pay are voluntary deductions. For example, employees may wish to participate in a group health insurance program (if the employer does not pay for it) or savings plan.

After deductions and contributions are added, this amount is subtracted from gross pay. The remaining amount is known as net pay or take-home pay. ***Net pay*** is the amount of the check or the amount that the employee actually receives on his or her paycheck. Net pay represents the amount of money left after various deductions have been subtracted from the gross pay. A payroll check is prepared for each employee. The stub attached to the payroll check shows the amounts subtracted from gross pay and for what purposes.

Notes

- Write the word *work* on the chalkboard or overhead projector. Ask students to share their definitions of work. Have a volunteer list the definitions on the chalkboard or overhead projector. Instruct a volunteer to look up the word in the dictionary and read the definitions related to employment. QUESTIONS: What influenced your definition of work? What type of work do you want to do? Why?

- Instruct students to interview a working parent or other adult about his or her job. Guide students in developing questions and/or an interview form. Questions might include the following:
  - Do you work for economic, personal, or social reasons?
  - Do you like your job?
  - What are some of the demands of the job related to work schedules and compensation (shift hours, travel, commission sales)?
  - What are some of the expectations of the job (salary, advancement, company benefits)?

  Have students share the results of their interviews with the class.

- Provide the class with an article about the work force in the year 2000. Have students read the article. Lead a class discussion regarding the article's concept of working in the future. QUESTIONS: What types of jobs will be in greatest demand? Why? What types of expectations and demands will the jobs place on workers? Do any of these jobs interest you? Why?

- Invite a panel of local business people to discuss their jobs and job-related training. Guide students in preparing written questions prior to the panel's presentation. Questions might include the following:
  - What led you to choose your career?
  - What experiences have prepared you for your current position?
  - What types of jobs have you had?
  - What type of training was required for your current job?
  - What other types of jobs are available with your training?
  - What do you like about your job? dislike?
  - Would you like to seek training in another field? Why?

- Have students keep a log of their activities for one week. At the end of the week, have students analyze through a brief paper or class discussion how their lives would change if they became employed working Monday through Friday from 6 P.M. to 9 P.M. and Saturdays from 11 A.M. to 6 P.M. QUESTIONS: What new routines and activities would you have to add to your schedules? How might working affect your school responsibilities? relationships with friends? family responsibilities and expectations? Would this schedule be compatible with your current lifestyle? Why?

- Write the words *work, schedules*, and *compensation* on the chalkboard or overhead projector. Ask volunteers to give their definitions of each term. Have a volunteer look up these words and read their definitions to the class. QUESTIONS: Why are these aspects of work important in job or career selections? What type of work schedule would you like to have right now? Imagine yourself in ten years and again in twenty years. Will you want the same type of work schedule? Why? How much compensation would you like to have right now? in ten years?

- Invite a panel of employed parents to discuss ways they manage parenthood and career. Guide students in preparing written questions prior to the panel's presentation.

- Divide the class into groups. Assign each group a type of family, such as single income, dual income, and single parent. Have each group complete a list of potential conflicts or problems that might occur in their assigned families regarding work schedules and compensation. Potential problems or conflicts could include a single parent who cannot get off work to take his or her child to a birthday party; a mother and father who work late leaving the children home alone for several hours; or a child who needs $15 for school pictures today but the parents do not have the money and do not get paid for another week. Students may use problems or conflicts that arise in their own family situation or problems they have heard about in other family situations. Have groups share their results with the class. QUESTIONS: Is the problem caused by a work schedule conflict or compensation situation? Who is suffering in the situation, the parents or the children? Why? What could be done to improve the situation?

- Ask students to use creativity and imagination to complete individual projects illustrating their concepts of the perfect job. Have students share their completed projects with the class. Project examples include the following:
  1) a poster illustrating the job responsibilities, work schedule, salary, and benefits through the use of pictures and quotes
  2) a short story involving a family trying to balance its multiple roles around work schedules and compensation
  3) a play or skit
  4) a drawing representing the job

- Divide the class into groups. Have groups search through newspaper classified advertisements for employment opportunities in assigned fields. Have groups list titles of jobs, the number of openings, salary ranges, benefits, work schedules, and any other requirements necessary to perform the job. Each group should elect a leader to report findings to the class. Compile a career notebook by placing ads, by specific career field, in a scrapbook or binder. QUESTIONS: What was the most available job category? Why? What was the least available job? Why? Which jobs pay the highest salary? Why? Which jobs have the lowest salary? Which jobs have the greatest benefits? the lowest benefits? Are salaries lower when benefits are greater?

Notes

GRADES 11 & 12

- Place various hats representing different occupations on a table at the front of the classroom. Hats could represent the following occupations:
  - chef
  - baker
  - fire fighter
  - police officer
  - nurse
  - surgeon
  - baseball player
  - construction worker
  - armed services personnel
  - welder

  Have each student select one hat and use that occupation for further research. If there are fewer hats than there are students, divide the class into groups and have each group select one hat. Have resource materials available for the students to use to research their selected occupations. Have students share their findings in written or oral reports. Evaluate the reports for content and effective communication skills. Questions students might research include the following:
  - What type of work schedule might a person in that occupation have? compensation? job security?
  - What might be the positive factors of this occupation?
  - What might be the negative factors of this occupation?

- Display transparency 6B2, Company Benefits. Explain that company benefits are indirect forms of payment for work other than money. Legally required benefits employers must pay include social security, worker's compensation, and unemployment insurance. Company benefits not required by law are listed on the transparency. Divide the class into groups. Assign each group a benefit to research and to write a report on. Resources could include textbooks; the school library; parents or other working adults; school counselors; publications from or interviews with the Small Business Association, Texas Employment Commission, and employment agencies; and the classified advertisements. Elected group leaders should report findings to the class. QUESTIONS: What benefits are most often offered to employees? Why are some benefits more important to one person than to another person? What motivation do employers have to offer benefits to employees? How might benefits serve as incentives to an employee?

Notes

- Instruct each student to write a paper describing an experience they have read or heard about concerning a work schedule conflict. Have a few volunteers read their papers aloud without giving details of how the conflicts were resolved. Divide the class into groups to determine solutions to the conflicts. Assign each group one of the volunteers and his or her described conflict. Have each volunteer report to the class their group's solution to the conflict. QUESTIONS: How did you think the person felt during the conflict? Could it have been handled differently? Do you think this experience might affect the person's job choices in the future?

- Lead students to brainstorm to list the major changes affecting the family today. Have a student volunteer write the list on the chalkboard or overhead projector. Changes might include divorce, single parenthood, mothers working outside the home, economic instability, and mobility. Lead a class discussion on the major changes listed. QUESTIONS: How do these factors affect family members who are employed? How do these factors affect family members who are not employed?

- Lead students to brainstorm to list family situations. For example, a family situation might be a single father with a six-year-old daughter and a two-year-old son. As a class, allow students to determine details of one family situation such as the education and skills of the father, child care for the children, expenses of the family, and other information. Lead a class discussion about the family's compensation needs, work schedule needs, and other needs. Continue the learning experience by allowing students to look through the classified advertisements of a city to find a job that would suit the family's needs. QUESTIONS: How important was compensation to the family? benefits? What work schedule fit the needs of the family? Do you think this family situation is common or rare? How could the family improve its situation? What could employers do to help their workers? Would employers benefit from it? How?

- Set up a time line by hanging a string across the classroom like a clothesline. Lead students to brainstorm life's major events, including typical goals and expectations such as graduating from high school, going to college, getting married, moving away from home, and having a family. Have students write these events on separate index cards. Using clips, have students arrange the cards in an "ideal" sequence on the time line. Ask students to imagine the time line as their life and to describe what would happen to the plans if the following events occurred. Write the following events on index cards. Place the first one at different points on the time line and lead a class discussion on the possible changes in the order of events on the time line. Do the same for the rest of the events.

  1) a parent loses his or her job and you must help support the family which includes the other parent, siblings, and an elderly grandparent

2) your spouse is killed in a car wreck and you instantly become a single parent with three children to support
3) a relative dies and leaves you $500,000
4) a family member in your household develops a terminal illness that leaves permanent damage and limits activity
5) a parent has a drug or alcohol abuse problem and you must assume the parent's responsibilities

Notes

ANY GRADE

- Define the term *labor unions*. Have students read selected references regarding the history and contributions of labor unions in the United States. Lead a class discussion on the effects labor unions have had on employee work schedules and compensation. QUESTIONS: How do employers perceive labor unions? How do employees perceive labor unions? Are there labor unions in Texas?

- Arrange for a personnel counselor from an employment agency to speak to the class on the variety of job opportunities of the agency. Have the speaker explain that employment agencies are businesses, there are fees for their services, and that fees may be paid by the prospective employer, the prospective employee, or both. Have the speaker discuss specific job opportunities and their work schedules, salaries, and company benefits. Guide students in preparing questions prior to the speaker's presentation.

- Display transparency 6B4, Work Schedules. Divide the class into groups. Assign each group one or two of the terms on the transparency. Have groups use the dictionary, textbooks, newspapers, and other selected resources to answer the questions about the terms. Have elected group leaders share information with the class.

- Solicit volunteers to work on a committee to construct a bulletin board about work schedules and compensation. Have volunteers illustrate needs that must be met by a job as well as the wants, demands, and expectations of jobs. Volunteers should consider the family life cycle and how demands, expectations, needs, and wants may change from one stage to another.

- Display transparency 6B1, Types of Compensation. Lead a class discussion to help students understand the terms. For each type of compensation, have students identify jobs that may pay their employees using that type of compensation. QUESTIONS: What are the advantages and disadvantages of each type of compensation? Which type of compensation would you like to receive? Why? Are some people better suited to some jobs than others because of the types of compensation? Why?

Notes

- Have students view various occupations in the *Dictionary of Occupational Titles* or *Occupational Outlook Handbook* (available from school library or school counselor). Point out that some titles or jobs are entry level, while others are for middle management and management levels. Lead a class discussion concerning jobs requiring different levels of education, job availability, variety of work schedules and compensation, and how some occupations may lead to other job opportunities. QUESTIONS: Did you see any jobs of interest to you in the future? What can you do now to help yourself discover the type of career you might want in the future?

- Display transparency 6B2, Company Benefits. Lead students to brainstorm a list of questions to use to interview family, friends, teachers, or neighbors to learn about the benefits of their jobs and the importance of their benefits. Ask students to summarize their findings in a paper. Evaluate papers on content, clarity, and communication skills. Have a few students share their findings with the class in an oral report.

- Display transparency 6B3, Payroll Check. Assist students in identifying the various parts of the paycheck and paycheck stub. Lead a class discussion about gross pay, payroll deductions and contributions, and net pay. Practice figuring the deductions and net pay. QUESTIONS: Why is it important to understand the parts of a paycheck stub? Why is it important to check the figures on the stub? If you work, do you know to whom you would go to ask questions about your paycheck or stub?

- Display transparency 6B5, Determining Percentages of Company Benefits and transparency 6B6, Job Situations. Lead a class discussion on the value of company benefits emphasizing that people cannot spend benefits, but the benefits may be worth a great deal of money. As a class, determine the percentage of company benefits for each job situation on transparency 6B6. Percentages of company benefits for job situations include the following:
    - Jack's = 11 percent
    - Will's = 16.4 percent
    - Crystal's = 40 percent
    - Tracy's = 13.7 percent

  QUESTIONS: When looking for a job, why is it important to look at more that just the monthly or annual salary? How might a person's age or personal and family responsibilities affect the importance of company benefits and total pay? What is the difference between benefits for jobs that pay minimum wage or an hourly rate and those that pay a set salary? What is the difference between benefits for jobs that typically require advanced education versus those that do not?

DIRECTIONS: Complete the following chart to determine the total pay package and percentage of benefits for Kelly's job.

> Kelly works at a local sandwich shop earning $5.50 per hour and working 20 hours per week.The company does not offer benefits such as vacation or sick leave, however, Kelly does get paid four hours for each of two company holidays every year—Thanksgiving and Christmas Day.

Annual Salary Weekly Pay X 52 Weeks or Monthly Pay X 12 Months	**A** ________
Legally Required Payments Annual Salary (**A**) X 8.7% = **B** (8.7% represents the national average for legally required payments that employers must pay for social security, unemployment compensation, and worker's compensation)	**B** ________
Annual Dollar Value of Company Benefits Benefit — Hourly or Daily Pay X Number of Hours or Days = Annual Amount ________ ________________ ______ ________ ________________ ______ ________ ________________ ______ ________ ________________ ______ ________ ________________ ______ (To determine daily pay, divide annual salary by 52 weeks, then divide weekly salary by 5 days.)	**C** ________
Total Pay Package **(A + B + C = D)**	**D** ________
Percentage of Benefits Total Annual Dollar Value of Company Benefits (**B+C**) ÷ Annual Salary (**A**) = **E**	**E** **(B+C)** ________ **(A)** ________ ________ (National Average is 37.6%)

DIRECTIONS: Complete the exercises below regarding the significance of company benefits. Use complete sentences.

1 Discuss the factors you would consider if you were offered a job with low benefits.

2 For each person listed, write down the types of company benefits each might want or need.

High School Student __________

Married Couple in their Mid-Twenties __________

Single Parent __________

Traveling Salesperson __________

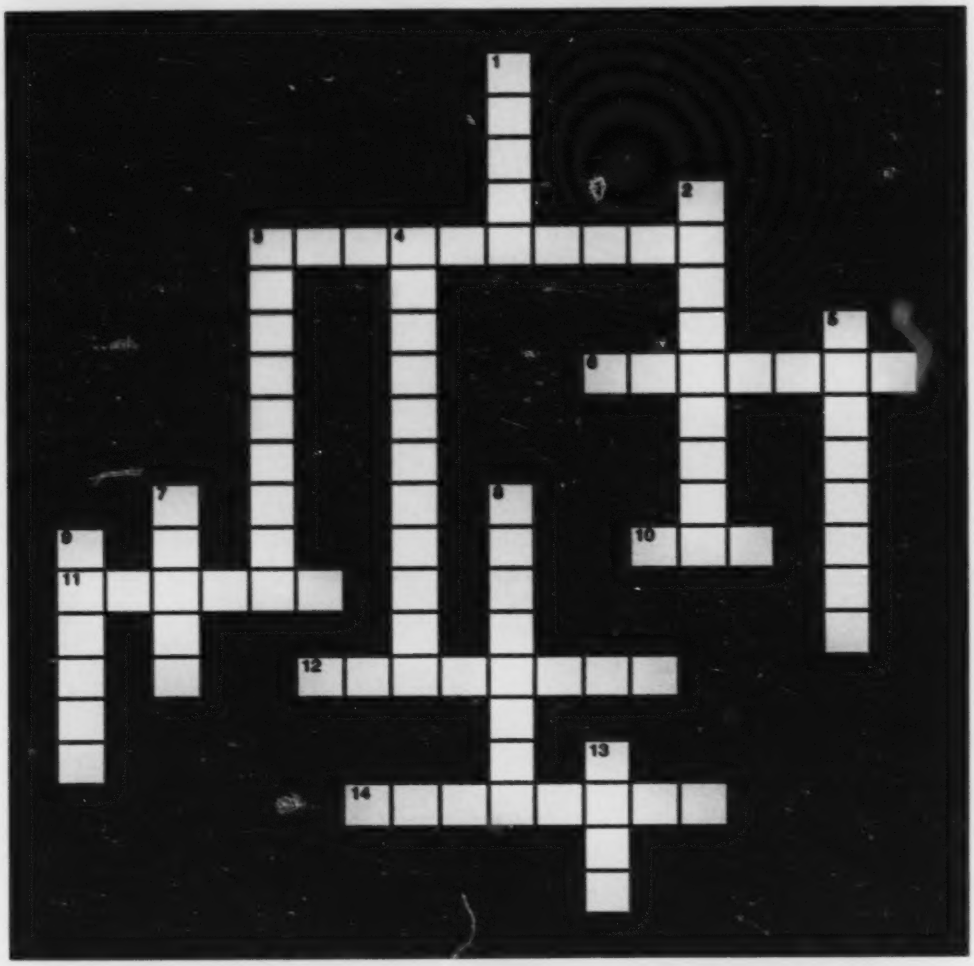
Business Executive, Married, with Teenage Children __________

Business Executive, Single __________

Retired Person __________

3 Explain how company benefits can add to an employee's earning power. __________

DIRECTIONS: Fill in the crossword puzzle using the missing words from the clues. Clues relate to work schedules and compensation.



Across

3. A compensation plan that pays an employee a specific percentage of his or her total sales
6. A type of retirement plan.
10. Pay earned after taxes and other deductions are taken out
11. Also known as vacation leave
12. Hours worked in addition to regularly scheduled hours
14. Indirect forms of payment for work other than money

Down

1. The total amount an employee earns for a given period of time
2. A reward that motivates an employee to be as productive as possible
3. A benefit plan that allows employees to select a certain number of benefits from a benefit menu
4. The lowest amount of money an employee can be paid per hour
5. Days most companies observe during the year
7. Payment given to an employee for excellent work or as a share of the business' profits
8. Working time that allows employees to choose the time, but not the number, of hours worked
9. Pay earned by the week, month, or year
13. Money given to employees by satisfied customers

DIRECTIONS: Read the case situation below related to work schedules and compensation. In the spaces provided, list and explain at least one possible solution to Joel and Kathleen's dilemma.

Joel and Kathleen have been married for five years. Joel is a production manager for a local tire manufacturing plant. He manages the 3 P.M. to 11:30 P.M. shift. Kathleen is a bookkeeper for a local furniture store. Her work hours are from 9 A.M. to 6 P.M. Kathleen is pregnant, and the baby is due in two months. Joel receives a monthly salary, and his company benefits provide medical insurance that will cover almost all of the maternity medical expenses for Kathleen and the baby. Kathleen works for an hourly wage and has no company benefits.

Joel and Kathleen are living in an apartment right now, but with the baby coming, they both want to buy a house. They have enough money in savings for a down payment. The house payment will be more than the monthly rent on their apartment. In order to buy a house and plan for the baby, they have had to adjust their budget. They have allotted $250 per month for child care.

Joel and Kathleen do not want just anyone keeping their baby. They have searched for several months to find the perfect family child care to care for their baby while they are at work. The family child care charges $75 per week for full-time care ($325 per month) or $40 per week for 1/2 day care ($173.33 per month). The family child care can only keep the baby until 5:30 P.M. The family child care is located five minutes from their house and fifteen minutes from Kathleen's job. With Joel and Kathleen's work schedules, neither could be at the family child care by 5:30 P.M.

Kathleen and Joel's top priority is quality child care for the baby. Kathleen is afraid that they will not be able to buy a house now. Is it possible for them to have both a house and quality family child care? What options do they have with child care? What options do they have with their jobs? If you were in their situation, what would you do?

DIRECTIONS: The following is a payroll check and check stub for the most recent pay period at T.G.'s Clothing Store. The top portion of the check is the check stub. Answer the questions below the sample paycheck to describe the procedures involved in preparing a payroll check. Make sure you complete the check and write in the amounts on the check stub after answering all the questions.

Gross Pay	F.I.T.	F.I.C.A.	Group Health Insurance	Net Pay
60.30			1.50	

T.G.'s Clothing Store
203 Broadway
Anytown, TX 55555

No. 1093

June 24 **19** 92 **56-1051/3331**

Pay to the order of Eric Donovan **$**__________

______________________________________ **DOLLARS**

CITY NATIONAL BANK
ANYTOWN, TX 55565

For work

Terri Gonzales

':3331876599': 543216 1093

1. The first step in preparing a payroll check is figuring the employee's gross pay. What is the amount of Eric's gross pay? __________

2. Figure the amount of federal income tax that should be deducted. The percentage is 8% of Eric's gross pay. What is the amount? __________

3. Figure the amount of social security tax that should be deducted from gross pay. The percentage is 7.65%. What is the amount? __________

4. Contributions from an employee's gross wages are voluntary deductions. How much was taken out of the check for Eric's medical insurance contribution? __________

5. What is Eric's take-home pay or net pay? __________

Types of Compensation

Wage is an hourly rate of pay for an employee.

Minimum wage is the least amount of money an employee can be paid per hour.

Straight salary is the set rate of pay for work performed.

Straight commission pays a specific percentage of the total volume sold.

Salary plus commission is a set salary plus a percentage of each sale as an incentive.

Salary plus commission- over-quota is a set salary and a percentage of sales over a certain quota.

Tips are small sums of money, usually cash, given to employees by satisfied customers.

A **bonus** is an extra payment given to an employee for excellent work or as a share of the business' profits.

An **incentive** is a reward that acts as a motivation for an employee to be as productive as possible.

COMPANY BENEFITS

- Paid Vacation (Annual Leave)
- Paid Holidays
- Sick Leave
- Profit-Sharing Programs
- Retirement Programs
- Child Care Options
- Insurance
- Cafeteria Plans

Payroll Check

Sam's Grocery Store
2525 North Parkway
Anytown, TX 77777

8765

March 12 **19** 92 **98-5456/9988**

Pay to the order of Kelly Johnson **$** 104.13

One hundred four and 13/100------------------------------ **Dollars**

City National Bank
Anytown, TX 77787

For work

Samuel L. Rogers

:' 9988080988: 998-76-4321: 8765

Gross Pay	F.I.T.	F.I.C.A.	Group Health Insurance	Net Pay
129.36	10.34	9.89	5.00	104.13

F.I.T. Federal Income Tax Witholding. The percentage of deduction is based on a variety of factors. Kelly's rate is 8 percent.

Employee's share to be able to participate in program. Amount is determined by employer.

Gross Pay. The amount owed an employee for a given period of time. No deductions have been made.

F.I.C.A. Federal Insurance Contributions Act is also known as social security. The percentage is usually 7.65 percent.

Net Pay. The amount the employee receives after all deductions.

Work Schedules

- Regular Work Hours
- Shifts
- Rotations
- Flextime
- Job Sharing
- Overtime

1. What is the definition?
2. In what types of jobs is this work schedule common?
3. What are the advantages and disadvantages of the work schedule from the employee's perspective?
4. What are advantages and disadvantages of the work schedule from the employer's perspective?

Determining Percentages of Company Benefits

Annual Salary Weekly Pay X 52 Weeks or Monthly Pay X 12 Months	**A** __________
Legally Required Payments Annual Salary (**A**) X 8.7% = **B** (8.7% represents the national average for legally required payments that employers must pay for social security, unemployment compensation, and worker's compensation)	**B** __________
Annual Dollar Value of Company Benefits Benefit — Hourly or Daily Pay X Number of Hours or Days = Annual Amount __________ __________________ __________ __________________ __________ __________________ __________ __________________ __________ __________________ (To determine daily pay, divide annual salary by 52 weeks, then divide weekly salary by 5 days.)	**C** ________ ________ ________ ________ ________ __________
Total Pay Package (**A** + **B** + **C** = **D**)	**D** __________
Percentage of Benefits Total Annual Dollar Value of Company Benefits (**B+C**) + Annual Salary (**A**) = **E**	**E** (**B+C**) ________ (**A**) ________ __________ (National Average is 37.6%)

Job Situations

Jack

Jack works full time (40 hours per week) as a stocker for a grocery store. He earns $6.50 per hour. The company observes six holidays each year for which he is paid.

Will

Will works as an accountant for a national business. His monthly salary is $2,100. The company benefits include five vacation days per year, five days of six leave per year, four paid holidays, and a monthly parking allowance of $50 per month.

Crystal

Crystal is a graphic designer for a public relations firm. She earns $1,900 per month. She receives one day of sick leave per month, one day of vacation per month, and fourteen holidays per year. Her employer also pays $175 per month for her health insurance and $45 per month for parking. Her employer also contributes $100 per month to a retirement account for her.

Tracy

Tracy works as an administrative assistant to the president of a small business. Tracy earns $1,500 per month. The business pays for two holidays each year and two weeks of vacation each year.

6B1

A. $5720.00
B. $497.64
C. $44.00
D. $6261.64
E. 9.4 percent

6B2

Answers will vary.

6B3

1. gross
2. incentive
3. cafeteria
4. minimum wage
5. holidays
6. pension
7. bonus
8. flextime
9. salary
10. net
11. annual
12. overtime
13. tips
14. benefits

6B4

Answers may vary.

6B5

1. $60.30
2. $4.82
3. $4.61
4. $1.50
5. $49.37

Notes

Notes

UNIT 6

Module C

Employment Opportunities

Take time to read between the lines

Many persons find themselves either unemployed or in unsatisfactory job situations because they lack the information needed to investigate available job opportunities. A satisfying job is one that allows individuals to use their talents, skills, education, and training to develop a meaningful career. A major factor involved in securing a satisfying job is learning to correlate career goals and skills with knowledge of job opportunities and the education or training that is required. The ability to investigate job opportunities and then proceed with obtaining the education and training needed is a valuable life skill. Providing students with this information and instruction is vital to their future job satisfaction and attainment of career goals.

THE JOB MARKET

The job market has changed dramatically in recent years. Many skills are necessary to secure and maintain successful employment. The job market is highly competitive and requires knowledge of human relations skills, communications skills, and various job skills.

The job market is highly competitive and requires knowledge of human relations skills, communications skills, and various job skills.

A wide range of employment opportunities are available in today's industrialized and high technology world. Career clusters are groups of occupations that contain careers related to a common area of interest. Figure 6C.1 identifies the fifteen career clusters designated by the federal government and provides examples of occupations within each cluster.

Notes

Career Clusters

Agriculture	Field Crop Farmer, Animal Inspector
Arts and Humanities	Sound Technician, Cartoonist
Business and Office	Computer Operator, Office Manager
Communications	Editor, Disc Jockey
Construction	Plumber, Architect
Health	Pharmacist, X-ray Technician
Home Economics	Family Financial Counselor
Hospitality and Recreation	Dining Room Attendants, Bellhop
Manufacturing	Automobile Assembler, Machinist
Marine Science	Fish Farmer, Marine Biologist
Marketing and Distribution	Retail Store Clerk, Advertising Sales Rep.
Natural Resources	Urban Planner, Ecologist
Personal Service	Barber, Exercise Instructor
Public Service	Teacher, Police Officer
Transportation	Air Flight Controller, Auto Mechanic

Figure 6C.1

GOALS, SKILLS, AND INTERESTS

A career can be defined as work that requires training over a lengthy time span that provides some worthwhile satisfaction and an adequate income.

A career can be defined in several different ways. One definition may state that career work should involve a degree of training; another may state that it should take a considerably long period of time. Still another definition may state that a career should provide a worthwhile income. A career should seem worthwhile to an individual since he or she will devote a great deal of time to it. All definitions agree to some degree that a career requires work and the expenditure of energy. A ***career*** can then be defined as work that requires training over a lengthy time span that provides some worthwhile satisfaction and an adequate income.

A ***goal*** can be defined as an object or end that a person strives to obtain. A goal could be a certain job position, a certain income level, or work in a particular aspect of an industry. Goals can change as a person becomes older and as interests and desires change.

A ***career goal*** can be defined as a profession or occupation that a person trains for and pursues as his or her life work. It is possible to have more than one career goal. It is wise to gather as much information as possible before making any career decisions. Skills and interests should be evaluated before a career goal is selected.

A person can learn about careers in many ways. A potential employee should talk with and possibly observe people who are currently working in a field of interest. Discussing likes and dislikes can be beneficial in the job selection process. Working in different areas of interest is an excellent way to evaluate skills and interests.

INVESTIGATING EMPLOYMENT OPPORTUNITIES

Notes

Five primary sources are available to help an individual explore employment opportunities. These five sources are as follows:

1. Career Information Guides
2. School counselors
3. Libraries
4. Career Days
5. Part-time and summer jobs

The United States Department of Labor publishes several guides that are useful tools for identifying different careers and employment opportunities. Two such guides are The Dictionary of Occupational Titles and The Occupational Outlook Handbook. ***The Dictionary of Occupational Titles***, commonly referred to as ***DOT***, contains job listings that are classified into large, general areas. The classification system consists of the DOT code which describes a position and the qualifications and skills needed. If used correctly, the DOT can help match personal skills and interests to a job. ***The Occupational Outlook Handbook*** provides information on job preparation requirements, salaries, and future outlooks for hundreds of jobs. Copies of both publications are available at most public libraries.

School counselors can provide information regarding the various fields and their respective career opportunities available. Counselors have access to brochures and pamphlets that can be beneficial. Career interest testing also can be helpful. Various tests are available to identify areas of interest, skills, and knowledge that can help an individual determine a career path.

Part-time and summer jobs can help a person discover what job responsibilities he or she likes and dislikes. With so many high school students working these days, part-time and summer jobs offer excellent opportunities for career goal planning. While working at a part-time or summer job, an individual has the opportunity to develop and grow not only as a future full-time employee but also as a person. The benefits of working at a part-time or summer job include the following:

- aids in job and career decisions
- provides opportunities to learn more about oneself
- teaches important job skills
- provides work experience
- improves communication skills
- teaches human relations skills
- provides practice for future job interviews
- teaches responsibility
- provides future job contacts or references
- provides income

While working at a part-time or summer job, an individual has the opportunity to develop and grow not only as a future full-time employee but also as a person.

Notes

PREPARATION REQUIREMENTS IN A CHOSEN FIELD

Preparation requirements are often the most important consideration when exploring careers. The career an individual selects determines the amount of education and level of training he or she needs. During the junior high and high school years, it becomes increasingly important to focus on what one can do to help prepare for a future career.

The career an individual selects determines the amount of education and level of training he or she needs.

High school offers that chance to learn how to deal effectively with people, to discover interests, and to take courses that can help a person get a head start on a particular career. Many junior high and high schools offer courses that relate directly or indirectly to different occupations. These courses may be required or taken as electives. Both types of courses offer helpful job preparation skills and information.

Postsecondary Education and Training

Many options are available to high school graduates. Some of the options include the following:

- ***On-the-job training*** is training and education received after an individual is hired for a job. Many jobs have a specified training period in which the employee learns about his or her duties.

- ***Apprenticeship*** programs are designed to teach a worker a skilled trade or craft. The United States Bureau of Apprenticeship and Training, a division of the United States Department of Labor, defines an apprentice as a worker who learns a skilled trade that calls for two or more years of on-the-job experience and instruction. There are more than 350 apprenticeships registered with the Bureau of Apprenticeships and Training. Specific application requirements vary from occupation to occupation. There is also a written agreement between the apprentice and the experienced worker.

- ***Military service*** is an efficient way to learn highly complex skills and receive pay while doing so. The training received is often transferable to civilian jobs. Off-duty time may be used to acquire an education. The military service offers many courses at various levels including elementary, high school, technical, vocational, and college or university. Study is usually completed through correspondence or in classes at military bases or on ships.

- An ***internship*** offers an individual the chance to receive training for a specific job under close supervision of an experienced employee. Internships differ from apprenticeship programs in that the trainee is not usually paid for the duration of the internship.

- Advanced degrees from a ***four-year college*** are often necessary in order to obtain jobs with more responsibility. There are approximately 2,000 colleges and universities in the United States. These include state colleges, community colleges, and private colleges. Expenses and degree plans vary from school to school.

Notes

- ***Vocational schools*** include three general types: trade schools, cosmetology and barber schools, and business schools. Approximately two years are required to complete a program at a vocational or technical school. Technical schools are very similar, but they stress highly specialized skills and occupations. Examples of study include chemistry, architecture, and aeronautics.

- Two year ***community and junior colleges*** offer associate degrees. An associate degree is earned when an individual completes the first two years of a four year college program. After the associate degree is received, a person may transfer to a four year college and complete the program. Two year colleges also offer programs that prepare students for careers in areas such as secretarial, retailing, and medical technology.

- ***Home study*** offers individuals opportunities to acquire an education through such means as correspondence courses, videotapes, and cassettes. Many institutions offer this opportunity to learn.

It is beneficial for individuals to research all options and then choose one after comparing information and considering personal goals. This decision is important for an individual's future. Basically, three levels of jobs are available on the job market: entry, semiprofessional, and professional.
- ***Entry-level jobs*** consist of skilled jobs that do not necessarily require a specific amount of education or training. On-the-job training is usually provided.
- ***Semiprofessional-level jobs*** consist of highly technical jobs. Experience is required.
- ***Professional-level jobs*** require postsecondary education and training.

LOCATING EMPLOYMENT OPPORTUNITIES

A ***job lead*** is information concerning prospective job openings and employers. Fifteen common job leads are as follows:
- friends, relatives, and acquaintances
- direct employer contacts
- school placement services
- help wanted ads
- state employment services such as the Texas Employment Commission (TEC)
- private employment agencies
- cooperative education and work experience programs
- United States Civil Service Commission
- telephone directories
- industrial directories

Notes

- Chambers of Commerce
- local community organizations
- trade and professional journals
- previous employers
- public libraries

Contacts are a vital component of job-seeking strategies.

When seeking a job, an individual should use a combination of leads rather than using only a single source. The chances of obtaining a job increase when a person has more than one job lead. In many situations, job openings are not advertised and knowledge about jobs comes by word-of-mouth. Obtaining job leads from friends, relatives, and acquaintances is referred to as using ***contacts*** or ***networking***. Contacts are a vital component of job-seeking strategies.

GRADES 7 & 8

Notes

- Instruct students to define the term *career* and write their definition on a piece of paper. Give students the dictionary definition(s) of the word and discuss the differences between the student's definitions and the dictionary's. QUESTIONS: Why are there different definitions of the term *career*? Is a career perceived as long-term or short-term? By whom? Why?

- Display transparency 6C2, Career Clusters. Have students collect photos from magazines and newspapers that illustrate the different career clusters. Instruct students to label each photo to designate the career cluster that is depicted. Have each student research a career cluster of interest. Provide resources or allow students to use the school library. Instruct students to write a brief report. Have volunteers present their reports to the class.

- Display transparency 6C1, Education and Training Options. Lead students to brainstorm to identify what each of these options might include. QUESTIONS: How could you get more information about each of the options? What options are available locally? What might be the dollar value of each option? How long would the training be for each? Which option is most applicable to your wants and needs?

GRADES 9 & 10

- Divide the class into groups. Have each group define the word *career*. Read the dictionary definition of the word to the class. Compare and contrast all of the definitions. Follow-up the activity by leading a class discussion on careers and career goals. QUESTIONS: What are careers? Why is it important to begin thinking about careers at your age? What opportunities do you have to investigate various careers? What career goals do you have? How can the school counselor benefit you regarding careers?

- Display transparency 6C2, Career Clusters. Lead students to brainstorm to identify examples of occupations within each cluster. Have each student research an occupation of interest and write a brief report. Have students share their findings with the class.

- Lead a class discussion about the importance of preparation requirements for careers. Display transparency 6C1, Education and Training Options. QUESTIONS: What would each option entail? What are the advantages and disadvantages of each option? What training have you had? What areas are of particular interest to you?

Notes

GRADES 11 & 12

- Have students read articles from newspapers and magazines related to careers or career opportunities. Have students select one article, identify the career(s) discussed, and answer the following questions:
  1)What career goals might an individual have in this area?
  2)What type of education and/or training is needed for this career?
  3)Is this an entry-level job, a semiprofessional job, or a professional job?
  4)What other information in the article is important?

- Have each student write a definition of the word *career* on a sheet of paper. Display transparency 6C3, Careers and Goals. Lead a class discussion on careers and career goals. Have students write brief essays describing their career goals and any influences that helped them decide on these goals. QUESTIONS: What career(s) interests you the most? Do you think your career interests will change in the next ten years? twenty years? Why? Is there any one individual or incident that lead you to your career interests? Do you think it is important to begin thinking about career goals at your age? Why?

- Lead a class discussion about the importance of preparation requirements in careers. Display transparency 6C4, Job Levels. Emphasize to students that the education/training option that one chooses relates directly to the job level an individual reaches. Display transparency 6C1, Education and Training Options. Divide the class into groups to compare the options. QUESTIONS: What types of jobs typically require little training? What types of jobs require more training?

ANY GRADE

- Select people from various careers to serve on a career panel. Ask them to discuss career goals, training and education, job levels, and job advancement. Guide students in preparing questions prior to the presentation. (This could be incorporated into a youth organization meeting).

- Lead students to brainstorm a list of the benefits of part-time jobs. Have students who have or have had part-time jobs share their experience(s) with the class. QUESTIONS: What did you like or dislike about the job? How has the job affected your career goal planning? How has part-time employment helped you grow as a person?

- Invite someone from the Texas Employment Commission (or another employment agency) to speak to the class. Ask the speaker to emphasize the importance of career goals, education and training, and work and family issues. Assist students in preparing questions prior to the speaker's arrival.

Notes

- Display transparency 6C2, Career Clusters. Divide the class into groups. Assign each group a career cluster and have them role play an occupation in that career cluster. Following the activity, lead a class discussion about the wide range of employment opportunities available. QUESTIONS: How many other occupations can you think of in each career cluster? What experience have you had in any of the career cluster areas? What experiences have your parents or acquaintances had?

- Show an audiovisual about the different types of education and training available. Instruct students to take notes on the audiovisual presentation. After the presentation, lead a class discussion on education and training options. QUESTIONS: What are some of the different types of education and training available? What are the advantages and disadvantages of them? How can you get more information about education and training programs? How does a person decide what he or she will do as a career?

- Invite someone from the Chamber of Commerce to speak to the class. Ask the speaker to speak about the primary career opportunities in the area. Assist students in preparing questions prior to the speaker's arrival.

DIRECTIONS: Complete the following activity to review employment opportunities. Choose the answer that best completes each statement, and write the letter of the answer in the blank to the left of each statement.

_____ 1. The job market has changed _____ in recent years.
A. little
B. not at all
C. dramatically
D. somewhat

_____ 2. A _____ is an object or end that a person strives to obtain.
A. belief
B. goal
C. value
D. moral

_____ 3. The _____ contains job listings that are classified into large, general areas.
A. *Dictionary of Occupational Titles*
B. career cluster
C. *Occupational Outlook Handbook*
D. job lead

_____ 4. A _____ can be defined as work that requires training over a lengthy time span that provides some worthwhile satisfaction and an adequate income.
A. goal
B. career
C. entry-level job
D. job lead

_____ 5. A ____ can be defined as a profession or occupation that a person trains for and pursues as his or her life work.
A. career cluster
B. job lead
C. goal
D. career goal

_____ 6. _____ is training and education received after an individual is hired for a job.
A. An apprenticeship
B. An internship
C. On-the-job training
D. A vocation

_____ 7. _____ is an efficient way to learn highly complex skills and receive pay while doing so.
A. An internship
B. Military service
C. A vocational school
D. Home study

_____ 8. An advanced degree from a _____ is often necessary to obtain a job with more responsibility.
A. community college
B. military service
C. vocational school
D. four-year college

_____ 9. ______ consist of skilled jobs that do not necessarily require a specific amount of education or training.
A. Entry-level jobs
B. Professional-level jobs
C. Careers
D. Semiprofessional jobs

_____ 10. A ______ is information obtained concerning prospective job openings and employers.
A. contact
B. home study
C. job lead
D. *Dictionary of Occupational Titles*

DIRECTIONS: Indicate whether each statement is true or false by placing a ✔ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

True	False	Statement
		1. Career clusters are groups of occupations that contain careers related to a common area of interest.
		2. A goal is a profession or occupation that a person trains for and pursues as his or her life work.
		3. On-the-job training is training and education received after a person is hired for a job.
		4. An internship program is designed to teach a worker a skilled trade or craft.
		5. Home study offers individuals opportunities to acquire an education through such means as correspondence courses, videotapes, and cassettes.
		6. Professional level jobs require postsecondary education and training.
		7. Obtaining job leads from friends, relatives, and acquaintances is referred to as using contacts or networking.
		8. Entry-level jobs consist of highly technical jobs in which experience is required.
		9. Vocational schools are an efficient way to learn highly complex skills and receive pay while doing so.
		10. A career is work that requires training over a lengthy time span that provides some worthwhile satisfaction and an adequate income.

DIRECTIONS: Review employment skills and opportunities by completing the following activity. Place the letter of the correct term(s) in the blank to the left of each definition.

A. career goal
B. career clusters
C. job lead
D. apprenticeship
E. internship
F. junior college
G. networking
H. home study
I. military service
J. vocational schools

_____ 1. A profession or occupation that a person trains for and pursues as his or her life work

_____ 2. A program designed to teach a worker a skilled trade or craft

_____ 3. An efficient way to learn highly complex skills and receive pay while doing so

_____ 4. An opportunity that offers an individual the chance to receive training for a specific job under close supervision of an experienced employee

_____ 5. These are schools of three general types: trade schools, cosmetology and barber schools, and business schools

_____ 6. Two-year school that offers associate degrees

_____ 7. A type of opportunity to acquire an education through such means as correspondence courses, videotapes, and cassettes

_____ 8. Information concerning prospective job openings and employers

_____ 9. Obtaining job leads from friends, relatives, and acquaintances

_____ 10. Groups of occupations that contain careers related to a common area of interest

DIRECTIONS: In the space below, write a paragraph about any part-time job you have had or presently have. Explain how this job has helped you grow as a person and in career goal planning.

How HAS A part-time job Helped YOU?

Education AND Training OPTIONS

on-the-job training

apprenticeship

military service

internship

four-year college

vocational schools

community and junior colleges

home study

Career Clusters

Agriculture

Arts and Humanities

Business and Office

Communications

Construction

Health

Home Economics

Hospitality and Recreation

Manufacturing

Marine Science

Marketing and Distribution

Natural Resources

Personal Service

Public Service

Transportation

Careers & Goals

Career

work that requires training over a lengthy time span that provides some worthwhile satisfaction and an adequate income

Goal

object or end that a person strives to obtain

Career Goal

profession or occupation that a person trains for and pursues as his or her life work

JOB LEVELS

PROFESSIONAL

jobs that require postsecondary education and training

SEMIPROFESSIONAL

highly technical jobs in which experience is required

ENTRY-LEVEL

skilled jobs that do not necessarily require a specific amount of education or training (on-the-job training is usually provided)

6C1

Notes

1. C
2. B
3. A
4. B
5. D
6. C
7. B
8. D
9. A
10. C

6C3

1. True
2. False
   A career goal is a profession or occupation that a person trains for and pursues as his or her life work.
3. True
4. False
   An apprenticeship program is designed to teach a worker a skilled trade or craft.
5. True
6. True
7. True
8. False
   Semiprofessional jobs consist of highly technical jobs in which experience is required.
9. False
   Military service is an efficient way to learn highly complex skills and receive pay while doing so.
10. True

6C4

1. A
2. D
3. I
4. E
5. J
6. F
7. H
8. C
9. G
10. B

6C5

Responses will vary.

UNIT 6

Notes

Module D

Self-improvement

Take time to read between the lines.

Most people worry too much, get angry too often, criticize too much, and become too tense. When people have strong negative feelings, they tend to become inefficient students, employees, employers, family members, or human beings. Adolescence is a time when a young person has a unique opportunity to focus time and energy on becoming the person he or she wants to be.

Take this opportunity to help students make the most of this time in their lives. You can help them take control of what happens to them, and you can help them understand their own emotional and physical needs and learn to attend to these needs effectively in work life and personal life.

Most individuals place importance on success and self-improvement. Success is important for personal growth and for professional growth. In school, academic success is very important. In one's career, success and self-improvement can lead to promotions, advancement, and an increase in income. Learning to succeed in school helps to lay the foundation for success and improvement in the future.

Most individuals place importance on success and self-improvement.

Good mental and physical conditioning is important to an individual's success. An individual's mind must be in good shape to handle the many challenges posed by teachers, parents, friends, peers, employers, and life in general. A healthy body brightens an individual's mental outlook and helps him or her deal calmly and effectively with the challenges he or she may face.

Notes

MENTAL CONDITIONING

Mental conditioning deals with emotions and attitudes and how they affect self-esteem and relationships with others. The study of human relations is concerned with how effectively people deal with one another. In a business setting, the degree of teamwork among employees indicates the quality of human relations. In a family, the degree of teamwork among family members indicates the quality of human relations and family life. Human relations affect productivity, creativity, morale, and the success of an individual, a family, a club, a group, or a business. Individuals can develop good human relations with friends, peers, family members, co-workers, employers, and others they come in contact with by observing the following guidelines:

- Avoid forming immediate impressions of others. Immediate judgments are often poor and misleading. An individual should get to know a person in order to form accurate opinions.
- Try to see other people's points of view. Many times an individual sees other people only from his or her point of view. Individuals can learn more about others by listening to them and observing their actions.
- Be sensitive to others. Avoid mentioning subjects that may cause embarrassment, such as a person's age or weight.
- Be a good listener.
- Be cheerful and enthusiastic.
- Do more than is expected of you.
- Avoid gossiping, complaining, and finding fault.
- Be agreeable.
- Be yourself.

Attitude

Attitude is the combination of feelings and actions that reflect how you feel about yourself and others. A positive attitude promotes a positive and optimistic outlook on life. A negative attitude promotes pessimism and a negative outlook on life. A positive attitude can be part of the solution to a problem, while a negative attitude can be part of the problem. People who have a good attitude draw the attention, respect, and approval of others. In contrast, a bad attitude can lead to uncontrolled expressions of anger and irresponsible behavior.

A person with a positive attitude has a healthy self-concept, a bright outlook on life, and is able to direct his or her time, energy, and money toward the accomplishment of worthwhile goals.

People can change their attitudes if they make up their minds to do so. A person with a positive attitude has a healthy self-concept, a bright outlook on life, and is able to direct his or her time, energy, and money toward the accomplishment of worthwhile goals.

Exercising Self-control

Self-control involves keeping emotions intact. Everyone has feelings and emotions. As they mature, individuals should learn to control their emotions. Controlling emotions involves a person's ability to avoid letting

Notes

emotions dictate his or her actions. For example, an individual can control anger by counting to ten before reacting. This method allows the individual to calm down and react more objectively. Some people vent their emotions by engaging in physical activity such as jogging, basketball, tennis, or gardening. It is very important, regardless of the method used, to control emotions and keep them from having a negative influence on others. People in general have difficulty tolerating others who cannot exercise self-control. The following guidelines are helpful for learning to exercise self-control.

- Do not act on impulse. Calm down before reacting.
- Avoid being self-defensive.
- Do not jump to conclusions. Allow people to justify their words and actions.

Accepting and Using Criticism

Criticism is the act of analyzing and judging the merits and faults of something. Many individuals are unable to accept criticism. The ability to accept criticism and remain friendly improves an individual's job performance. Constructive criticism from a teacher, supervisor, or employer is meant to help an individual do a better job, not to hurt his or her feelings. An employer's criticism should not be considered negative. Many individuals consider criticism a personal attack. It is best to be open-minded about criticism and to use criticism as a basis for self-improvement.

Individuals should observe the following guidelines when being criticized.

- Accept criticism with a smile.
- Listen attentively, quietly, and politely to the critic.
- If necessary, ask questions that will help clarify what has been said.
- Thank the critic for giving suggestions.
- Make use of criticism by applying the suggestions for improvement.
- Do not attempt to convince the other person that he or she is wrong in her or his criticism.

PHYSICAL CONDITIONING

Nutrition and exercise play an important role in physical conditioning. When a person is physically fit, his or her mental conditioning is enhanced. Understanding nutrition and implementing good nutritional habits is an important part of self-improvement. Studies have shown a direct correlation between nutrition and mental health.

Understanding nutrition and implementing good nutritional habits is an important part of self-improvement.

Nutrition

Nutrition is the foundation for good health and the connection the body has to the food eaten. The study of nutrition is a science that involves the relationship of growth, development, and overall health to the intake of nutrients. Individuals need to have basic knowledge of nutrition so they can

Notes

separate fact from fallacy in health and nutrition claims. Failure to eat a balanced, nutritious diet can lead to an inability to concentrate, to feelings of apathy, and to depression.

Improved nutritional knowledge and a better understanding of the relationship of nutrition to health and prevention of disease has had a significant impact on the increased human life span in the past century. One hundred years ago, the average human life span was forty years. Today, the average American has a life expectancy of seventy-five years.

Nutrition plays an important role in the prevention and treatment of certain diseases and health problems. The body's ability to resist disease is directly related to nutritional health.

Nutrients found in food are essential for overall health and well-being. Although nutrients do not cure an illness as medicines do, the well-nourished body is better prepared to fight disease and keep itself healthy. Preventive nutrition is the process of maintaining good health and well-being through good nutritional practices before illness occurs.

The RDA is the Recommended Dietary Allowances for Americans. The RDA serves as a guideline for determining the amount of nutrients people need each day. It gives recommended daily nutrient needs for a person according to age and gender. The RDA are established by the National Food and Nutrition Board of the National Academy of Sciences. The U.S. RDA are the Recommended Daily Allowances developed by the Food and Drug Administration for use on food labels. The U.S. RDA is a standard that everyone can use to approximate daily nutrient needs. For more information on nutrition, refer to Unit 2, Module D: Human Nutrition.

Exercise

For many years, health experts have been applauding the benefits of exercise to the overall health and well-being of Americans. However, it was not until the mid-1980s that enough research linking eating habits and physical fitness to many diseases did people in the United States really listen and begin to make lifestyle changes. Today, many people are eating more nutritionally balanced meals and are including exercise in their daily routine.

Exercise is an excellent method of reducing and eliminating stress, and people who exercise daily most generally have a positive outlook on life.

Besides the known benefits of a healthy body in the prevention and recovery from illness and disease, people who exercise regularly have increased energy levels, do not tire as easily, and have a general feeling of health and wellness. Exercise is an excellent method of reducing and eliminating stress, and people who exercise daily most generally have a positive outlook on life. The benefits of exercise include the following:

- increases energy level
- increases cardiovascular fitness
- stretches muscles to increase flexibility

- helps develop strong muscles
- builds endurance for other activities
- increases metabolic rate
- reduces stress
- reduces risk of certain diseases
- assists in weight loss and helps maintain desired weight

Notes

In order to make exercise a lifestyle habit, it is important for people to develop an exercise plan that fits easily into their daily schedule and is an activity they enjoy. People who eat nutritionally balanced meals and exercise daily are more likely to be able to handle the demands and stresses of their careers and personal lives without suffering from minor or major illnesses.

GOALS AND SUCCESS

An important aspect of self-improvement is taking control of one's life. To take control of one's life, a person must take control of time. In order to be the master of time rather than its slave, an individual must have goals and plans and must put those plans into action.

To succeed in anything, people must have goals. Successful people never lose sight of their goals; they always remember where they are going and how they are going to get there. An individual must know what he or she wants before goals can be established and plans can be put into action.

It is often beneficial to express goals in writing. It is important to have a clear idea of not only what one wants but why one wants it. Writing the goal or goals down on paper helps to clarify an individual's thoughts. Once goals have been established, one must work toward achieving those goals. Focusing on goals gives perspective and strength for accomplishing them. Focusing on a goal and taking action is often easier said than done. Taking action requires self-discipline.

There is a direct relationship between goals and time. When individuals establish goals, they begin to think in terms of objectives rather than activities. Establishing goals enables individuals to make better decisions, write and speak more forcefully, and treat time as a precious commodity.

Establishing goals enables individuals to make better decisions, write and speak more forcefully, and treat time as a precious commodity.

Everyone has the same amount of time—twenty-four hours a day. It is not possible to manage time, but individuals can manage themselves and how they use their time. It is impossible to make or create time, but individuals can save time by:

- planning ahead
- prioritizing
- doing a job more efficiently
- using small blocks of time that are usually wasted
- working smarter, not harder

Notes

When individuals do not feel "in charge" of their time, feelings of frustration and inadequacy occur. When individuals feel they are in control of their own lives, they are promoting a healthy self-esteem. A healthy self-esteem gives individuals the self-confidence to set attainable goals. Individuals with low self-esteem feel that they are being controlled and see their lives as out of their control. Successfully gaining control of one's time builds a positive self-esteem. A positive self-esteem is vital to overcoming barriers to self-improvement.

GRADES 7 & 8

Notes

- Ask students to do some reflective thinking about a past experience when they lost their temper, lost control of their emotions, or witnessed someone else doing so. Have volunteers share their experiences with the class. Lead students to brainstorm to identify ways the individuals in the experiences could have practiced self-control. Instruct students to write essays on the importance of practicing self-control. Have them describe how one of the experiences mentioned might have been different if the individual(s) had practiced self-control. QUESTIONS: What caused the individual to lose his or her temper or control of emotions? If someone else was involved in the incident, how did he or she react? How could the individual have controlled his or her emotions? How could he or she have practiced self-control and reacted in a positive way to the situation?

- Instruct students to prepare a poster that could be displayed in the break room or lounge of a large corporation that illustrates the importance of good nutrition and exercise to performance on the job. Have students give a brief explanation of their posters to the class. Display the posters in the school cafeteria or in the halls.

- Have students assume the role of an employee who has just undergone a critical evaluation by the boss. Instruct each student to write a letter to a good friend relating the events of the day. Have half of the class write from a positive point of view (the boss used constructive criticism to address areas for improvement in the employee's work), and have the other half of the class write from a negative point of view (the boss was openly critical of the employee in areas unrelated to work or job performance). Share the letters with the class as you lead a class discussion on the acceptance and use of criticism in the workplace. QUESTIONS: What are some positive ways for an employee to react to criticism from an employer? negative ways? Is the employer always right? Why? What should an employee do if he or she feels that the employer is wrong? What should an employee do if he or she feels that the employer was justified in the criticism?

- Instruct students to interview a family member or friend who is currently employed. Have students give the people they are interviewing an overview of the module on self-improvement and employability skills and ask them to relate ways these issues are important in the workplace. Assist students in developing a questionnaire to use during the interview. Have students share the results of their interviews with the class.

- Write the word *attitude* on the chalkboard or overhead projector. Instruct students to write on a sheet of paper their own definitions of the word. Explain that an attitude is the combination of feelings and actions that reflect how an individual feels about himself or herself and others.

Notes

Display transparency 6D1, Your Attitude Shows and transparency 6D2, Your Attitude Shows. Use the transparencies to lead a class discussion on the importance of a positive attitude. QUESTIONS: What type of attitude do you have? What attitude type do you prefer to be around? Why? What attitude type do you think an employer would prefer to hire? Why?

GRADES 9 & 10

- Instruct students to use a dictionary to define the following terms:
  - attitude
  - standards
  - optimist
  - productivity
  - pessimist
  - initiative
  - character
  - reliability
  - ethics
  - flexibility
  - professionalism
  - cooperation

  After each definition, have students write a brief explanation of the term's relationship to employability.

- Display transparency 6D6, Benefits of Exercise. After viewing the transparency, instruct each student to develop a plan for including an exercise program in his or her daily schedule. Instruct students to practice this plan for two to three weeks and then report back to the class. QUESTIONS: What activity did you select? Why did you choose that particular activity? What problems did you incur at the beginning? What benefits can you foresee from your exercise program? What adjustments do you need to make in your exercise program to make it more workable and fun?

- Instruct students to create a commercial or advertising jingle that "sells" the importance of eating breakfast. Have students include information that emphasizes the relationship of healthy eating to job performance. Have students present their commercials or advertising jingles to the class.

- Display transparency 6D7, Developing Good Human Relations. Lead a class discussion on the self-improvement topics that have been studied in this module. Have students compose an article for the school newspaper that relates the importance of self-improvement to a person's future employability. Display the articles in the classroom and select several to submit for publication. QUESTIONS: Why do people place importance on success? Why are the terms *success* and *self-improve-*

ment used together? Why are mental and physical conditioning essential for self-improvement? How is self-improvement related to employability?

Notes

- Display transparency 6D4, Practicing Self-control. Review the terms on the transparency. Explain that self-control involves keeping emotions intact. Write the term *self-control* vertically on the chalkboard or overhead projector. As a class, identify additional terms used to describe people who practice self-control that correspond to each letter of the term. Have a volunteer write the terms beside the appropriate letters.

GRADES 11 & 12

- Instruct students to interview a person who supervises several employees as part of his or her job responsibilities. Have each student interview a different person. Help students prepare a questionnaire to use during the interview. Include questions regarding the importance of an employee's attitude, character, ethics, standards, and professionalism in the workplace. Have students write a one-page summary of the interview.

- Display transparency 6D4, Practicing Self-control. Use the information to lead a class discussion on the importance of self-control. QUESTIONS: What types of situations typically require self-control? Why is it important to learn to recognize your own feelings? What are some negative consequences of not practicing self-control? positive consequences?

- Have students write an essay on the importance of one of the following topics on employability:
  - appearance
  - adaptability
  - attitude towards authority
  - compatibility and cooperation with co-workers
  - dependability
  - honesty
  - initiative
  - pride in work
  - punctuality
  - time management

- Have students conduct a "Breakfast Survey" in class by gathering information on how often classmates eat breakfast and what types of foods are eaten. Use the information gathered to lead a class discussion on the importance of breakfast and the relationship of breakfast to improved school and job performance. Following the discussion, instruct students to plan breakfast menus for one week for working people "on-the-go". Display their menus on a bulletin board. QUESTIONS:

Notes

Why is it important to eat a well-balanced breakfast every day? What foods are considered good breakfast foods? What foods are considered poor breakfast foods? How does a person begin planning healthy breakfast menus?

- Invite a business person to speak to the class about the use of constructive criticism and evaluation in the workplace. Prepare students by leading a class discussion on this topic prior to the speaker's presentation. Instruct students to prepare appropriate questions for the speaker following the presentation. QUESTIONS: What is constructive criticism? Why is constructive criticism an effective method of communication? Why is it important to distinguish constructive criticism from negative criticism?

- Review transparency 6D6, Benefits of Exercise. Divide the class into cooperative learning groups of three or four. Instruct each group to gather information about as many health clubs, recreational centers, or other establishments that offer exercise classes. Have students record the name of each establishment, the cost of the classes available, the times and lengths of classes, and the benefits the class or establishment claim to offer. Have groups present their findings to the class. QUESTIONS: Does the price vary from one establishment to another? Are the same types of classes offered at each establishment? What time of day are the classes offered? Who are the target audiences for the various classes?

ANY GRADE

- Display transparency 6D3, Worries at Work for Wes. Have students role play the different characters, giving reactions from the optimistic and the pessimistic points of view. Allow other class members to critique the reactions after observing each different scenario.

- Have students list three areas in which they have been successful. Remind students that people can be successful in many areas such as relationships with others, sports, piano, math, self-study, self-improvement, or painting. Instruct students to list three areas in which they would like to be more successful and to list things they could do to become more successful in these areas. QUESTIONS: What is success? What enabled you to become successful in the areas in the first list? What can you learn from prior successes that will help you become successful in the future? How would you differentiate success in the workplace from success in other areas? Is it important to be successful in your career? Why?

- Display transparency 6D5,Self-control: Case Study. Instruct students to read the case study and respond to the following questions on paper:
  - What should Michael do?

Notes

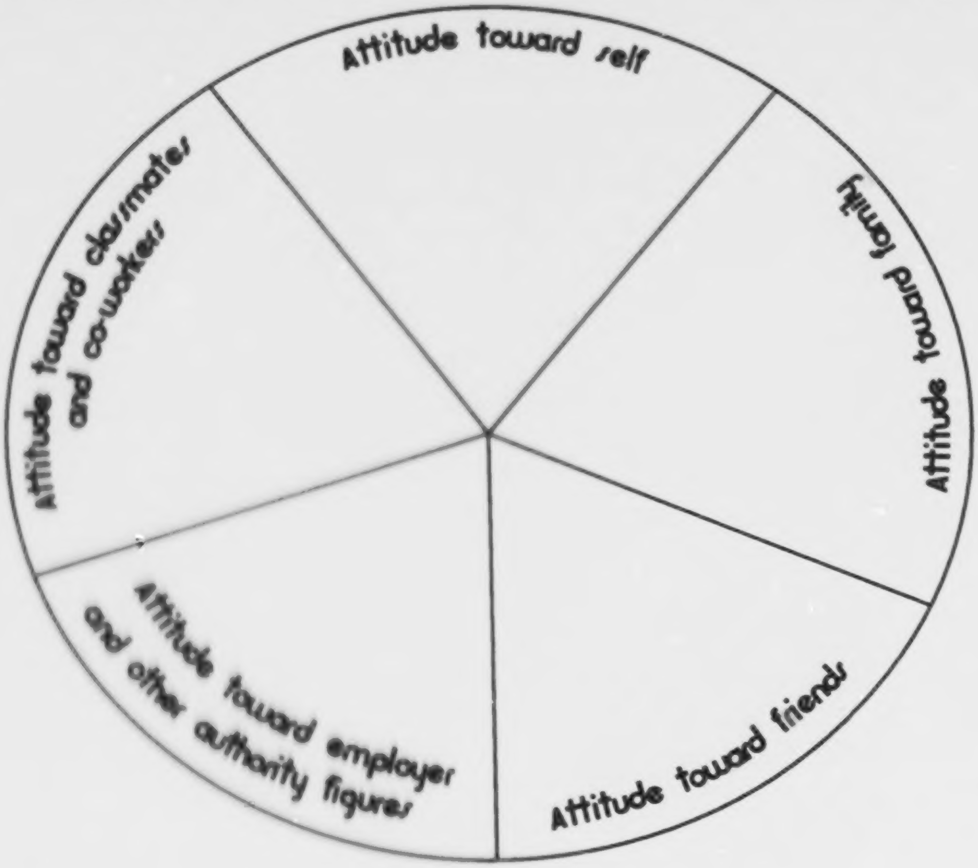
- What do you think Sarah's reaction might be?
- Where does Michael's responsibility lie? Why?
- How can this experience benefit both Michael and Sarah?
- What would you relate to Sarah and Michael about human relations and self-control?

■ Invite the cafeteria manager or a dietitian to speak to the class on the importance of breakfast. Have the guest speaker address the relationship of eating a healthy breakfast to improved job performance.

■ Write the term *attitude* on the chalkboard or overhead projector. Instruct each student to think of several words that best describe his or her attitude. Have students record the words. Display transparency 6D1, Your Attitude Shows, and transparency 6D2, Your Attitude Shows. Have students compare the words they recorded with the characteristics listed on the transparencies. QUESTIONS: Do you have characteristics of a person with a positive attitude or a person with a negative attitude? Are you pleased with your attitude? Are your friends pleased with your attitude? What types of people do you prefer to be around, those with positive attitudes or those with negative attitudes? Why?

■ Display transparency 6D6, Benefits of Exercise. Have students collect pictures from magazines and newspapers that illustrate people doing their daily tasks. Have each student choose one picture and write a short story based on it, creating a personality profile (name, occupation, interests, hobbies, family life) for the person in the picture to assist in writing the story. Display the pictures and stories in the classroom. QUESTIONS: Does the person in the picture look physically fit? What does the person do for a living? Does he or she follow a regular exercise plan? Why? Should he or she?

DIRECTIONS: In each segment of the circle below, use pictures, symbols, and/or words to illustrate your attitude toward yourself and others. Then, respond to the questions at the bottom of the page.


Attitude toward self
Attitude toward family
Attitude toward friends
Attitude toward employer and other authority figures
Attitude toward classmates and co-workers

1. What improvements are needed in your attitude toward:
   - Yourself
   - Family members
   - Friends
   - Employer and other authority figures
   - Co-workers
2. What steps can you take toward making these improvements?

3. Which attitudes need the most improvement? Why?

4. How will you and others benefit from a new change in your attitude?

5. Why is self-evaluation a valuable tool toward self-improvement?

DIRECTIONS: Record your activities for the past three days on the chart below. Include meals, snacks, and time spent exercising, working, playing, and sleeping. Evaluate the areas needing improvement in the appropriate column.

Self-improvement Inventory

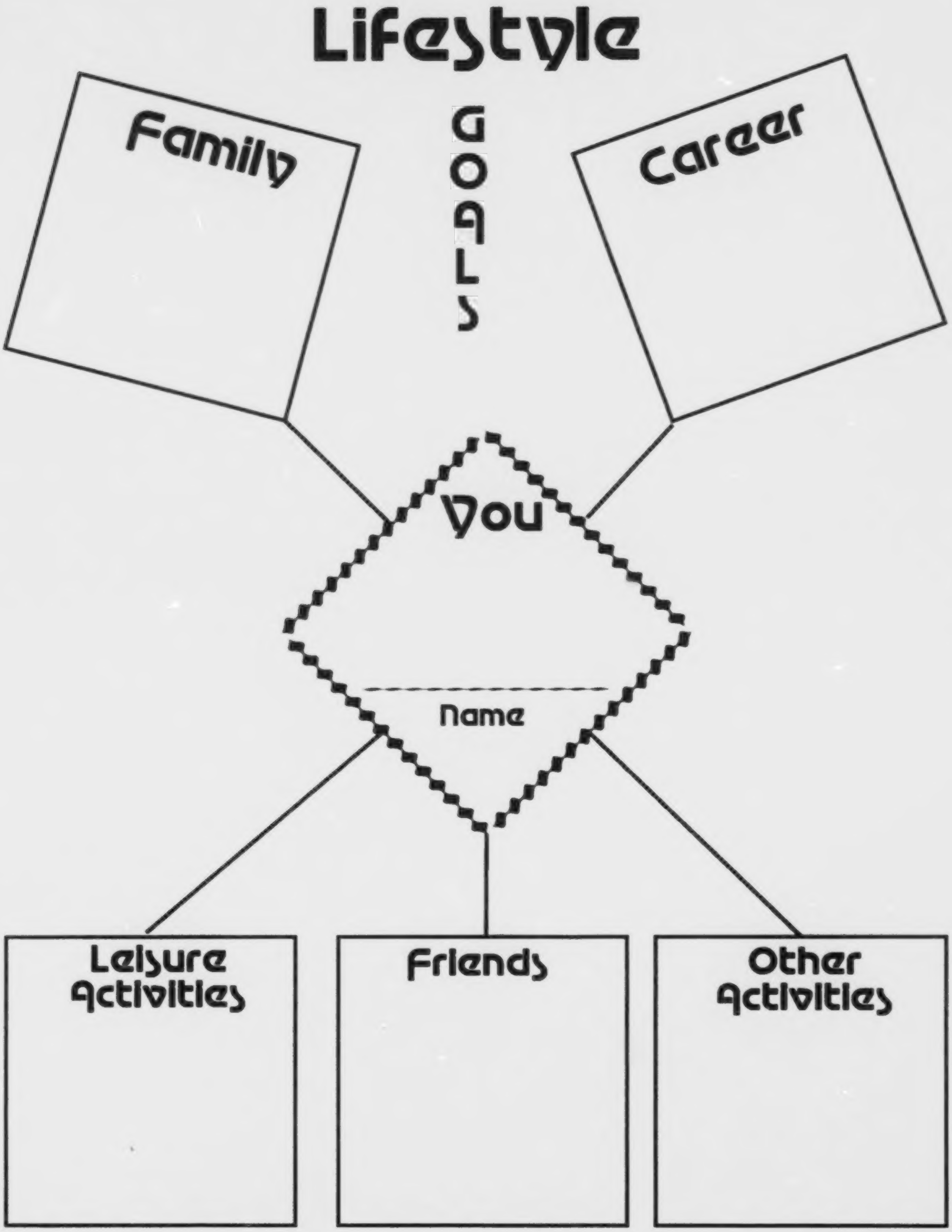
Activity	Day 1	Day 2	Day 3	Evaluation
Meals and Snacks				
Exercise				
Work				
Play				
Sleep				

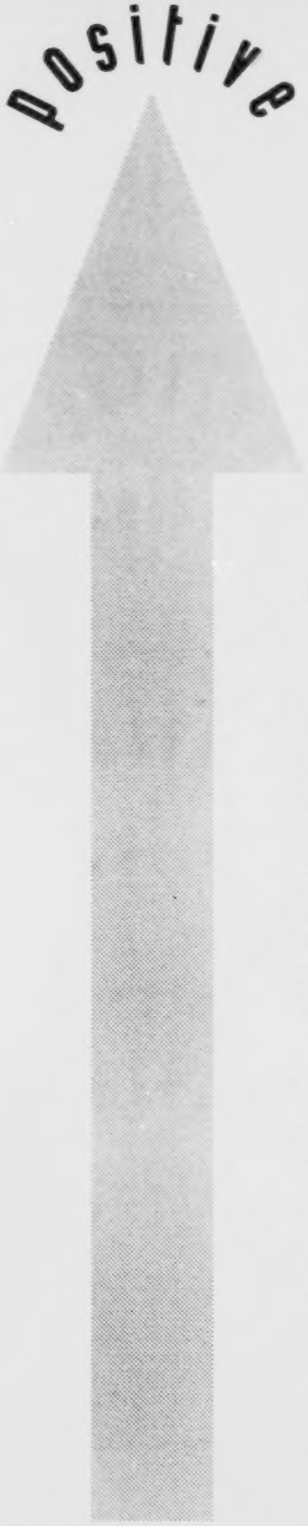
DIRECTIONS: It is important to write down your goals and develop a plan for achieving them. In the chart, list your short-term goals, the date you plan to complete the goals, and the steps you will take to reach the goals. Repeat these steps for your long-term goals. Display this chart in a prominent place in your room. When you have accomplished a goal, write the date in the Date Completed column.

My Goals

	Goals	Steps Toward Reaching Goals	Target Date of Completion	Date Completed
Short-term Goals				
Long-term Goals				

DIRECTIONS: In each of the boxes, list words or symbols that describe your lifestyle goals for the future.

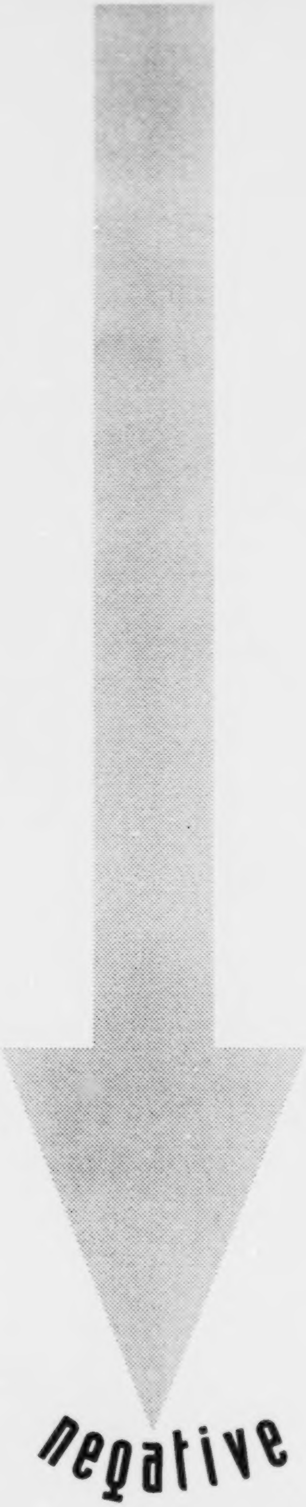

Lifestyle
GOALS
Family
Career
You
Name
Leisure Activities
Friends
Other Activities



Your Attitude Shows

A person with a positive attitude

- is friendly
- smiles often
- adapts easily to change and new ideas
- is considerate of others
- accepts responsibility
- is happy
- has an optimistic outlook on life
- is cooperative
- keeps complaints to self
- is not critical of others
- sees most criticism as constructive



Your Attitude Shows

A person with a negative attitude

- is unfriendly
- frowns or rarely smiles
- resists or refuses to change or accept new ideas
- is inconsiderate of others
- is unwilling to accept responsibility
- complains to everyone about everything
- is critical of others
- is disgruntled
- has a pessimistic outlook on life
- sees all criticism as destructive

Worries at Work

for Wes

Case Study A

Wes has worked in the accounting department of a large insurance company for five years. One of his co-workers was recently promoted to supervisor of the department. This morning, she called Wes into her office and told him to redo the monthly report because he had used an incorrect form.

Case Study B

Wes eats lunch every day with two co-workers, Bill and Mary. Today, Mary is upset because she overheard some employees from another department discussing staff cuts and a hiring freeze. Mary is the newest staff member in her department, and she is worried about her job security. Bill is angry because this rumor goes around at this time every year.

Case Study C

When Wes returns from lunch, he has a memo on his desk from the office manager, Mr. Johnston. The memo states, “Wes, please meet with me in my office at 4:00 p.m. See you then.” Wes spends the rest of the afternoon wondering about the meeting and what it could possibly be about.

Practicing
SELF-CONTROL

Terms used to describe a person who practices self-control include the following:

Calm

Cooperative

Mature

Not impulsive

Patient

Tactful

Thick-skinned

Tolerant

Self-control

Case Study

Michael and Sarah work as a team at a local amusement park directing the activities for children's birthday parties. They spend the majority of their time working with parents and young children. Sarah has a habit of expressing herself with slang or swear words. Michael really likes working with Sarah and knows Sarah would lose her job if their boss ever heard her talking that way, or if a parent ever filed a complaint.

- Increases energy level
- Increases cardiovascular fitness
- Stretches muscles to increase flexibility
- Helps develop strong muscles

Benefits of Exercise

- Builds endurance for other activities
- Reduces stress
- Reduces risk of certain diseases
- Assists in weight loss and helps maintain desired weight

Developing Good Human Relations

- Avoid forming immediate impressions of others. Immediate judgements are often poor and misleading. An individual should get to know a person in order to form accurate opinions.

- Try to see other people's points of view. Many times an individual sees other people only from his or her point of view. Individuals can learn more about others by listening to them and observing their actions.

- Be sensitive to others. Avoid mentioning subjects that may cause embarrassment, such as a person's age or weight.

- Be a good listener.

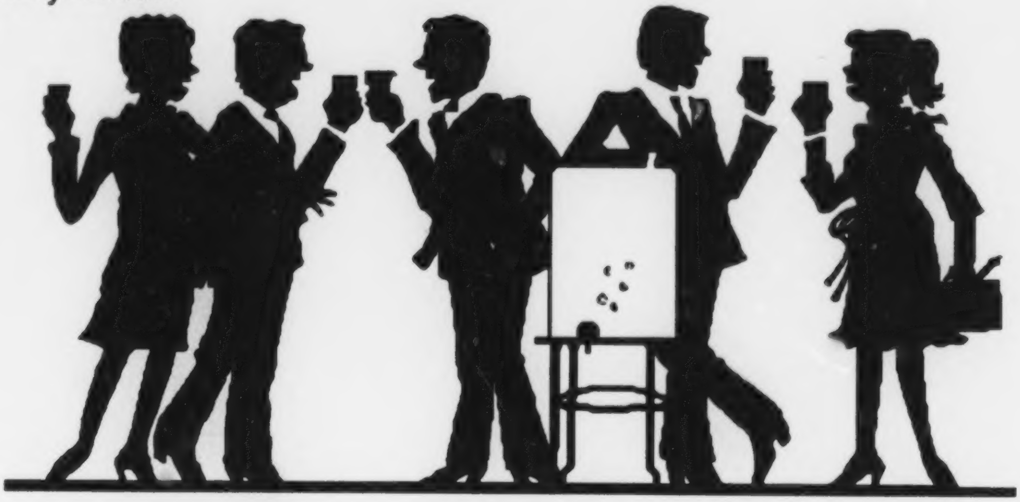
- Be cheerful and enthusiastic.

- Do more than is expected of you.

- Avoid gossiping, complaining, and finding fault.

- Be agreeable.

- Be yourself.



Notes

6D1

Answers will vary.

6D2

Answers will vary.

6D3

Answers will vary.

6D4

Answers will vary.

Notes

UNIT 6

Module E

Social Security System

Take time to read between the lines.

The Social Security system has been providing benefits to the American people for over fifty years. There has been much concern and many misconceptions regarding the U.S. Social Security system in recent years, making it important for students to be informed of and understand its functions and benefits. As your students enter the work force, they will be paying into the program and will receive benefits from it. It is important for them to be informed consumers of Social Security's benefits and services.

As a teacher, you have an excellent opportunity to provide your students with this critical information. As you teach students about our Social Security system, you will be providing them with a vital and necessary life skill that they can use both now and in the future. NOTE: There are continual changes in the Social Security system. Updated information can be obtained from your local Social Security Administration.

SOCIAL SECURITY HISTORY

Social security is a system by which a country provides economic security for its people. It can take several forms including social insurance which uses contributions from employers, workers, and government to make payment to people whose income has ceased for such reasons as old age, disability, unemployment, or death of the bread winner.

U.S. Social Security is a federal government program which offers financial assistance for workers and their families when they retire, become severely disabled, or die.

The U.S. Social Security System is the federal social insurance program of the United States. It is a federal government program which offers financial assistance for workers and their families when they retire, become severely disabled, or die. It also provides medical insurance for individuals sixty-five years of age and older or who qualify in another way.

Notes

The United States was one of the last industrialized countries to develop such a system.

The United States was one of the last industrialized countries to develop such a system. The industrial revolution in the 1800s altered the social and economic structure of the world and the United States, creating various social problems. The extended family (several generations—grandparents, parents, and children—living together) began to break up and live independently, and the life expectancy of individuals increased. The increase in life expectancy meant older people were being pushed out of the work force, and the length of time they spent in retirement was increasing. This, coupled with the break up of the extended family, meant that elderly people were on their own more and more to care for themselves or to provide payment to have someone else care for them. The current Social Security system provides the elderly and disabled with two primary things: monthly income benefits and medical insurance protection.

The Great Depression of the 1930s forced millions of Americans into poverty. All ages were affected, but the elderly were the hardest hit. Not only were many of them out of work, but their age decreased their chances of being able to get back into the work force once the economy picked up.

Development of the Social Security System

In 1932, Franklin D. Roosevelt was elected president. Among the many laws passed during his presidency was the Social Security Act of 1935.

In 1932, Franklin D. Roosevelt was elected president. Among the many laws passed during his presidency was the Social Security Act of 1935. Payroll contributions started in 1937, and benefits were first paid in 1940.

Coverage. Social Security originally provided coverage to retired workers from industry and commerce. Congress amended the act in 1939 to cover wives and dependent children of retired workers and deceased workers. In 1951, the act was amended again to cover the following workers:
- many farm workers
- many domestic workers
- nonprofessional self-employed workers
- many state employees
- many municipal employees
- many nonprofit organization employees

In 1956, self-employed professionals and farmers were added to the system, except physicians who were not added until 1965. Armed forces personnel were added to the system in 1957. Legislation in 1983 expanded Social Security coverage to include the following:
- newly hired federal employees
- members of Congress, the President, the Vice President, federal judges, and top federal executive agency employees
- employees of all nonprofit organizations

Programs. The Social Security Act of 1935 provided benefits for retirement and unemployment, and by 1939 survivors benefits were added. Disability insurance was added to the system in 1950. Medicare was established in 1965 and became effective in 1966.

The ***Social Security Administration (SSA)***, which was established in 1935, administers the current system which is divided into four separate areas: old age, survivors, disability, and hospital insurance (Medicare) benefits (OASDHI). The ***Health Care Financing Administration*** was established in 1965 to administer Medicare benefits. Both agencies are under the U.S. Department of Health and Human Services. The SSA also administers the Supplemental Security Income (SSI) program.

Notes

The Social Security Administration (SSA) administers the current system which is divided into four separate areas: old age, survivors, disability, and hospital insurance (Medicare) benefits (OASDHI).

Other developments in the Social Security System include the following:

1972

- An indexing plan was introduced to raise Social Security benefits to reflect cost of living increases.

1977

- Payroll taxes and the wage base increased.
- A tax increase scheduled for the year 2011 was moved up to take effect in 1990.

1980

- Some benefits were eliminated to help lessen a decrease in the reserves. (Benefits were rising more rapidly than payroll tax revenues causing a drain on the OASDHI funds.)

1982

- Congress allowed temporary borrowing from the disability and hospital insurance trust funds to help eliminate the continued drain on OASDHI funds.

1983

Legislation passed included the following:

- expanded categories of workers covered
- required a gradual rise in the retirement age—from sixty-five to sixty-seven—between the years 2003 and 2027
- higher-income retirees became subject to federal income tax
- moved a tax increase scheduled for 1985 to 1984
- moved part of an increase scheduled for 1990 to 1988

1988

- social security revenue began to increase greatly due to changes made in 1977 and 1983

QUALIFYING FOR SOCIAL SECURITY BENEFITS

To become eligible for Social Security benefits, an individual must work and pay taxes into the Social Security system. A person may also qualify to receive Social Security benefits as a dependent or survivor on another person's Social Security record.

To become eligible for Social Security benefits, an individual must work and pay taxes into the Social Security system.

Work Credits

Individuals must contribute from their earned income for a certain number of years before they or their dependents are eligible for Social

Notes

No one needs more than forty work credits (10 years of work) to be eligible for full Social Security benefits.

Security benefits. The period of time is designated in part by the number of Social Security ***work credits*** earned. In 1994, each $620 in earned income earned one credit. The amount needed to earn a credit increases every year. A worker can accumulate a maximum of four work credits per year. No one needs more than forty work credits (10 years of work) to be eligible for full Social Security benefits. If a worker stops working before earning forty credits, the credits earned will remain on record. The worker can add to them when he or she returns to work.

If a worker has not worked long enough to earn the forty work credits needed to qualify for Social Security benefits, sometimes the worker or the survivors of a deceased worker can receive benefits which are determined by the worker's age and the type of benefit desired. Table 6E.1 shows the number of work credits necessary to qualify for specific benefits.

RETIREMENT BENEFITS

Date of Birth	Credits Needed
1929 or later	40
1928	39
1927	38
1926	37
1925	36
Earlier than 1925	Continues sequentially

DISABILITY BENEFITS

Born After 1929, Become Disabled at Age	Credits Needed
31 through 42	20
44	22
46	24
48	26
50	28
52	30
53	31
54	32
55	33
56	34
57	35
58	36
59	37
60	38
62 or older	40

SURVIVORS BENEFITS

Born After 1929, Die At Age	Credits Needed
28 or younger	6
30	8
32	10
34	12
36	14
38	16
40	18
42	20
44	22
46	24
48	26
50	28
52	30
53	31
54	32
55	33
56	34
47	35
48	36
59	37
60	38
61	39
62	40

Source: U.S. Department of Health and Human Services Social Security Administration.

Table 6E.1

Beneficiaries

Each program under Social Security has different requirements for eligibility. Most of the requirements are similar, but some of them differ according to the type of benefit.

Retirement. When a worker reaches retirement age and begins receiving Social Security retirement benefits, the following family members also may receive benefits:

- spouse age sixty-two or older
- spouse under age sixty-two if she or he is caring for a child under sixteen or a child that is disabled
- unmarried children up to age eighteen
- unmarried children up to age nineteen who are full-time elementary or secondary school students
- unmarried children age eighteen or older who are severely disabled before age twenty-two
- a former spouse* age sixty-two or older if the marriage lasted at least ten years

Survivors. The following is a list of those eligible to receive monthly survivor's benefits:

- Widows and widowers receive full benefits at age sixty-five (reduced benefits as early as age sixty). If disabled, a widow or widower can receive survivors benefits as early as age fifty. Remarriage after age sixty (fifty if disabled) does not affect benefit payments.
- Widows or widowers of any age who are responsible for a child under the age of sixteen or a disabled child of any age who receives Social Security benefits.
- Surviving unmarried children under the age of eighteen (under the age of nineteen if in elementary or secondary school full-time) or at any age if severely disabled and the disability occurred before age twenty-two.
- Parents of the deceased worker if they are sixty-two or older and were dependent upon the worker for at least half of their support.
- A former spouse* if the marriage lasted ten years or longer. All rules are the same as for widows and widowers above.
- A former spouse also can receive benefits if caring for the deceased's child who is under the age of sixteen or disabled and who receives benefits on the deceased's Social Security record.

Disability. Social Security disability benefits also are available to the family members of disabled individuals, including the following:

- spouse who is sixty-two or older
- spouse who is caring for a child under the age of sixteen or caring for a

Notes

Each program under Social Security has different requirements for eligibility. Most of the requirements are similar, but some of them differ according to the type of benefit.

If a former spouse receives benefits on a worker's record, the amount of benefits payable to the worker and other beneficiaries on the worker's record is not affected.

---

* If a former spouse receives benefits on a worker's record, the amount of benefits payable to the worker and other beneficiaries on the worker's record is not affected.

Notes

child who is disabled and receiving Social Security benefits
- child (step-child, adopted child, and in some cases, grandchild) if he or she is under the age of eighteen and unmarried or under the age of nineteen and in high school full-time
- disabled child who is eighteen or older, unmarried, and has a disability that started before age twenty-two

Medicare Hospital Insurance. Those eligible for Medicare hospital insurance include most people sixty-five or older who
- are receiving or are eligible to receive Social Security or railroad retirement benefits
- are entitled to Social Security benefits based on spouse's work record, and spouse is at least sixty-two
- have worked long enough for federal, state, or local government to be insured for Medicare

Those eligible for Medicare hospital insurance also include individuals under age sixty-five who
- have received Social Security disability benefits for twenty-four months
- have worked long enough in federal, state, or local government and meet the requirements of the Social Security disability program
- have permanent kidney failure that requires maintenance dialysis or a kidney replacement and are insured or are receiving monthly benefits under Social Security or the railroad retirement system or have worked long enough in government to be insured for Medicare
- is a spouse or child who receives maintenance dialysis or a kidney transplant and may be eligible based on the worker's record

Under certain conditions, Medicare hospital benefits also are available to family members based on the worker's record. Eligible family members can include:
- a spouse, divorced spouse, widow or widower, or dependent parent when she or he is age sixty-five
- a disabled widow or widower under age sixty-five
- a disabled divorced widow or widower under age sixty-five
- disabled children

Those individuals sixty-five or older who are not eligible for Social Security retirement benefits may purchase the hospital insurance by paying a specified monthly premium. Those eligible to receive Medicare medical insurance include almost anyone who is eligible for Medicare hospital insurance.

Those individuals sixty-five or older who are not eligible for Social Security retirement benefits may purchase the hospital insurance by paying a specified monthly premium.

SOCIAL SECURITY BENEFITS

As stated previously, four main benefits provided through the U.S. Social Security System include the following:

1. old age benefits (retirement)

2. survivors benefits (death)
3. disability benefits
4. Medicare benefits (hospital and medical insurance)

The four benefits are often referred to as OASDHI. ***Old-Age, Survivors, Disability, and Hospital Insurance (OASDHI)*** is designed to replace partial income that workers and their dependents lose when the worker becomes disabled, retires, or dies. OASDHI is financed by ***Federal Insurance Contribution Act (FICA)*** taxes collected on salaries and self-employment income taxes. The FICA taxes are Social Security payroll taxes.

The employee and employer pay an equal share of FICA taxes. If a person is self-employed, he or she pays the combined rate of the employee and the employer. FICA taxes are broken down into two categories: Social Security benefits (retirement, survivors, disability) and Medicare benefits. They are paid on a worker's gross annual wages up to a wage base limit. If a worker earns more than the wage base, she or he continues to pay only the Medicare portion of the tax. The tax rates for Social Security are identified in table 6E.2. Self-employed workers can receive tax deductions that make up one-half of that amount.

Notes

OASDHI is designed to replace partial income that workers and their dependents lose when the worker becomes disabled, retires, or dies.

	Employee Contribution			
	Retirement, Survivors, Disability Insurance	Hospital (Medicare)	Employer Matching Rate	Total
Employee/ Employer	6.20%	1.45%	7.65%	15.3%
Self-employed	12.4%	2.9%	-----	15.3%

Source: U.S. Department of Health and Human Services Social Security Administration, March 1994.

Table 6E.2

Retirement Benefits

The normal retirement age today is sixty-five. This is the age when people become eligible for full Social Security retirement benefits. It is currently possible to receive reduced benefits as early as age sixty-two. A person who chooses to retire early will permanently receive a reduced Social Security retirement benefit. The Social Security Administration has developed the chart in table 6E.3 to identify the full retirement age of workers by year of birth. ***Full retirement age*** is the earliest age at which unreduced retirement benefits can be received. After the year 2000, the age for retired individuals

The normal retirement age today is sixty-five. This is the age when people become eligible for full Social Security retirement benefits.

Notes

Year of Birth	Full Retirement Age
1937 or earlier	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943 - 1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 and later	67 years

Source: U.S. Department of Health and Human Services Social Security Administration, July 1992.

Table 6E.3

to receive unreduced, or full, benefits will increase gradually until it reaches age sixty-seven.

No benefits will be paid to the worker or his family unless the appropriate number of credits have been accumulated.

The amount the retired worker will receive monthly is based on his or her average lifetime earnings from jobs covered by social security. To receive full retirement benefits, an individual would need to retire at the age listed in Table 6E.3, depending on year of birth. No benefits will be paid to the worker or his family unless the appropriate number of credits have been accumulated. The number of credits required to receive retirement benefits is based on the date of birth. A person born in 1929 or later needs forty credits (10 years of work). A person born before 1929 needs less than forty credits as shown in Table 6E.1. For more information on who is eligible to receive Social Security retirement benefits, refer to the section in this module entitled Beneficiaries.

Survivors Benefits

When an insured individual dies before or after retirement, benefits are available to the individual's family.

When an insured individual dies before or after retirement, benefits are available to the individual's family. These monthly benefits are known as ***survivors benefits*** and are paid to certain family members, including widows and widowers (and divorced widows and widowers), children, and dependent parents.

If a younger person dies, the number of work credits required for survivors benefits to be paid may be less than forty (see Table 6E.1). Under a special rule, benefits may still be paid even if a person does not have the required number of credits if the deceased has credit for one and one-half years of work in the last three years before death.

Notes

The amount of survivor's benefits a beneficiary receives is based on a percentage of the deceased's Social Security benefit and the age of the survivor. Typically the following percentages apply:

- Widow(er) age sixty-five or older—100 percent
- Widow(er) age sixty to sixty-four—between 71 and 94 percent
- Widow(er) any age with child under age sixteen—75 percent
- Children—75 percent

A special one-time death benefit of $255 (as of September 1993) is paid to an eligible widow or widower, or if none, to a minor child. For more information on who is eligible to receive Social Security survivors benefits, refer to the section in this module entitled Beneficiaries.

Disability Benefits

Social Security disability protection begins soon after a person begins working. To receive full benefits, a worker age thirty-one and older must generally have earned at least five years of work credit in the ten years before becoming disabled (if the maximum number of four credits was earned each year). Table 6E.1 shows the number of work credits necessary for a person to qualify for disability benefits.

According to Social Security, individuals have a ***disability*** and can receive disability benefits if they have a severe physical or mental impairment that is expected to keep them from doing any substantial work for at least twelve months, or that is expected to result in death. The condition also must be so severe that it prevents the worker from doing her or his previous work. The worker's age, education, and work experience are taken into consideration. Disability monthly benefits usually begin in the sixth full month of the disability. For more information on who is eligible to receive Social Security disability benefits, refer to the section in this module entitled Beneficiaries.

Individuals have a disability if they have a severe physical or mental impairment that is expected to keep them from doing any substantial work for at least a year.

Medicare Benefits

Medicare is a health insurance program for individuals age sixty-five or older whether they are working or not. Medicare also covers those under sixty-five who have been receiving Social Security disability benefits for a minimum of two years. It also covers insured workers and their dependents who suffer from chronic kidney disease. For more information on who is eligible to receive Medicare benefits, refer to the section in this module entitled Beneficiaries.

Medicare is divided into two components—hospital insurance, also called "Part A" Medicare, and medical insurance, also called "Part B" Medicare. Medicare is financed in part by FICA taxes and by monthly premiums paid by people who choose to enroll.

Medicare is divided into two components—hospital insurance, also called "Part A" Medicare, and medical insurance, also called "Part B" Medicare.

Notes

Hospital Insurance (Part A). Hospital insurance is designed to help cover the cost of inpatient hospital care in a Medicare-participating facility and certain kinds of follow-up care. Hospital insurance helps cover the following:

- inpatient hospital care
- skilled nursing facility care
- home health care
- hospice care

Individuals who qualify for Social Security or railroad retirement benefits qualify for Medicare hospital insurance at age sixty-five whether they are working or retired.

Medical Insurance (Part B). Medicare medical insurance is a plan that helps pay the cost of physician services and supplies not covered by Medicare hospital insurance, including the following:

- doctor's services
- outpatient hospital services
- home health visits
- diagnostic X-ray, laboratory, and other tests
- necessary ambulance services
- other medical services and supplies

Medicare medical insurance is an optional program that costs the participant a specific premium.

Those eligible for Medicare medical insurance include almost anyone who is eligible for Medicare hospital insurance. Medicare medical insurance is an optional program that costs the participant a specific premium. The insured also pays a yearly deductible and 20 percent of approved charges. After the deductible is met, Medicare health insurance generally pays the remaining 80 percent of approved charges.

THE SOCIAL SECURITY NUMBER

In the past, the Social Security number may have been considered a symbol of an individual's right to work and pay taxes. Now, by law, parents are required to have a Social Security number for all children, age one and older, listed on their tax return. Most parents apply for a Social Security number for their newborn children before leaving the hospital.

Individuals retain the same Social Security number throughout their life regardless of name changes.

Because many people in the United States have identical names or use more than one name over a lifetime, a different nine digit number is assigned to each individual as a means of identification. Individuals retain the same Social Security number throughout their life regardless of name changes. According to SSA, about 365 million Social Security numbers have been issued, and more than 10 million new numbers are assigned each year.

Every person must have a Social Security number issued by the Social Security Administration (SSA) for identification purposes and to receive Social Security benefits. The Social Security Administration uses this number to keep track of each person's earnings and to keep track of benefits once a person receives Social Security.

Applications for a Social Security number are available at the local Social Security office or by telephone. They can be returned by mail or in person under most circumstances. To replace a lost card, a person needs one identifying document. To make a name change, a person needs documentation that shows both the old name and the new name. For example, a marriage certificate or divorce papers.

Private sources sometimes offer to secure a number for a newborn or a revised card for a newly married woman showing her new name. Although this type of business is not illegal, both services are free when Social Security is contacted directly.

There are three types of cards issued by SSA. The "original" card has been issued since 1935, showing the person's name and Social Security number. This type of card is issued to U.S. citizens and permanent resident aliens and allows the person to work without restriction.

The second type of card states clearly "NOT VALID FOR EMPLOYMENT" and is issued to non U.S. citizens who are in the United States temporarily and who may need a number for banking or other purposes. The third type of card has only been issued since 1992. The statement, "VALID FOR WORK ONLY WITH INS AUTHORIZATION," is printed on this card. It is issued to non U.S. citizens who are in the United States temporarily with work authorization from the Immigration and Naturalization Service (INS).

Individuals should check the record of their Social Security account at least every three years to verify work credits earned and the amount they have paid into the system. If errors are detected, it is important that the SSA be notified promptly so errors can be corrected before the records become permanent.

Notes

Individuals should check the record of their Social Security account at least every three years to verify work credits earned and the amount they have paid into the system.

GRADES 7 & 8

Notes

- Write the term *social security* on the chalkboard or overhead projector. Instruct students to write on a piece of paper what the term means to them. Have student volunteers read their definitions to the class. Use the student papers as a basis for a class discussion on Social Security.
- Display transparency 6E1, Social Security and Retirement. Lead student to discuss full retirement age. QUESTIONS: Why has the age for full retirement increased? According to the transparency, at what age will you receive full retirement benefits? Do you expect that the full retirement age will increase before you are eligible to retire? Why?
- Invite someone from the local Social Security Administration office to speak to the class about the U.S. Social Security System, or arrange a learning tour of the Social Security office. Guide students in preparing appropriate questions prior to the speaker's arrival or tour.
- Display transparency 6E2, Social Security OASDHI. Divide the class into four groups, assigning to each one of the areas listed on the transparency. Instruct each group to research their assigned area and report their findings to the class. QUESTIONS: What are the benefits of each area of OASDHI? Who is eligible for the benefits in each area? How does one apply for benefits in each area?

GRADES 9 & 10

- Write the statement *U.S. Social Security System* on the chalkboard or overhead projector. Have students write a brief definition on a sheet of paper. Have student volunteers read their definitions to the class. Use the definitions as a basis for explaining the history and development of the U.S. Social Security system and how it is structured today. QUESTIONS: What do students predict the Social Security system will be like in ten years? twenty years? fifty years?
- Display transparency 6E2, Social Security OASDHI, and discuss each area listed. QUESTIONS: What are the benefits of each area? What restricts certain individuals from receiving benefits?
- Display transparency 6E1, Social Security and Retirement. Lead students to discuss Social Security retirement ages. QUESTIONS: What will your full retirement age be? What will your parents' full retirement age be? Why has the full retirement age increased for those born after 1938?
- Divide the class into cooperative learning groups. Assign each group to research social security programs similar to U.S. Social Security in

Notes

other countries such as Great Britain, Canada, France, and China and report their findings to the class. Ask the school librarian to provide appropriate resources or assistance in using the school library.

GRADES 11 & 12

- Instruct each student to write a paragraph about a real or fictitious person helped by social security. Ask a few students to share their paragraphs with the class. Integrate the students' ideas to lead a class discussion about the origins and development of social security.
- Invite a speaker from the Social Security Administration to discuss problems frequently encountered by individuals receiving benefits and ways that these individuals can avoid such problems. Guide students in preparing questions prior to the speaker's arrival.
- Display transparency 6E2, Social Security OASDHI. Use the transparency to lead a class discussion about the Social Security system in the United States. QUESTIONS: What is the Social Security Administration? Who is eligible for benefits under Social Security? Are individuals receiving Social Security benefits represented in the class? Instruct each student to bring to class an article from a newspaper or magazine about Social Security. Have students share their findings with the class. Use the articles to create a bulletin board about Social Security to be displayed in the classroom.
- Prepare a cooperative learning experience that will allow groups of students the opportunity to write, produce, and present instructional materials about the Social Security system. Have each group develop a promotional idea for their instructional materials and use their idea to present the finished product to the class. Instruct each student to write a paragraph that summarizes her or his feelings about the project. (This can be integrated into a youth organization activity.)
- Show students samples of actual pay stubs, or the example from Module 6B, Work Schedules and Compensation, and have students locate the section on the stub which indicates the deduction taken for Social Security (FICA) taxes. Have students compute the percentage of the total earnings represented by the FICA deduction.

ANY GRADE

- Have students research articles from recent newspapers or magazines that are related to the U.S. Social Security system. Have students select an article or story and identify the area and issue to which the article or story relates. Instruct students to write a reaction paper to the article or story. The reaction paper could include a possible solution or an opinion of the situation. Have student volunteers share their papers with the class.

Notes

- Instruct students to conduct an interview with someone who is receiving Social Security benefits of any kind. Have students summarize findings in a written report. Ask a few students to share their reports with the class. QUESTIONS: Why is the individual receiving Social Security benefits? How long has he or she been receiving Social Security benefits? What, if any, problems has the person encountered? Is the individual satisfied with the system and benefits? If not, what changes does the person recommend?

- Display transparency 6E3, Tax Rate for Social Security, and explain the functions of each tax. Instruct students to compute their Social Security taxes based on their own income. Have students make up an income if they are not currently employed. Have students compute what their Social Security taxes would be if they were self-employed and compare the two figures. Explain that self-employed individuals are entitled to a special credit on their taxes.

- Arrange a debate that allows students to analyze an issue related to the Social Security system. The issue could be based on a recent article in a newspaper, story in a magazine, or proposed legislation. Give students an opportunity to research the topic by reading magazine and newspaper articles as well as conducting personal interviews. Have each student write a brief paper summarizing concepts learned from participating in the debate. QUESTIONS: Why is the future of the Social Security system an important issue? Why are there mixed feelings and emotions about the current system? How do you feel about receiving Social Security when you retire or become disabled? Why?

- Arrange to take a learning tour to the local Social Security Administration office. Have various employees speak to the class about the duties they perform. Following the learning tour, instruct students to write thank you letters to the individuals who were responsible for arranging the trip. Ask students to include in their letters the component of the trip that impressed them most.

- Have students look in the telephone directory to locate the 800 number providing general information on the Social Security Administration. Arrange for students to listen over a speaker phone while you or another individual with a Social Security record calls the number and completes the automated instructions for obtaining a form to request a copy of the individual's record. Show students a sample form which will be sent in response to the phone call (you will need to have requested this form earlier), and have students practice filling out the form. If possible, also show students a sample of an actual statement of earning and estimate of benefits, and guide students to interpret the information depicted.

Notes

Lead students to discuss the importance of regularly checking the record of their Social Security accounts to verify work credits and amounts paid into the system. QUESTIONS: Why is it important that records of earning over an individual's lifetime be accurate? What consequences could result from errors? What should an individual do if an error is detected on the personal statement?

- Write the term *work credits* on the chalkboard or overhead projector, and instruct students to work in groups to research the meaning and implications of the term under the Social Security system. Have students share their findings, and lead a class discussion on information presented. QUESTIONS: What is the purpose of computing work credits? How is one work credit obtained? Why does the amount needed to earn a credit increase yearly? How many work credits can be accumulated each year? How many work credits are required for full Social Security benefits? For how long will work credits earned by an individual remain on record? Can Social Security benefits ever be received by an individual who has not earned forty credits? How?

- Ask students to indicate by a show of hands how many know their Social Security numbers and how many can immediately locate their own Social Security cards. Lead them to list examples of times or places their Social Security numbers have been required, such as for identification, on annual tax returns, or on bank accounts. Have groups of students investigate and report why Social Security numbers are formatted in three sets of numbers, consisting of nine digits total, and whether each set of numbers has a particular meaning.

DIRECTIONS: "Step-up" to understanding the Social Security System by answering the questions in the staircase below. Begin with the bottom step. Write your answer to each question in the blanks provided below the staircase.

7. What is Medicare?
6. What does FICA stand for?
5. How does one replace a lost Social Security card?
4. What are work credits and how does one obtain them?
3. What are retirement benefits and who can receive them?
2. What is one type of Social Security card issued in the United States?
1. What is the purpose of the Social Security system in the United States?

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________
6. ______________________________
7. ______________________________

DIRECTIONS: Using the information provided in the case study and table below, calculate the amount of taxes Joe, Joe's employer, and Hector have to pay in each of the numbered blanks. Write your answer in the blanks provided.

Joe is fifty years old and is the manager of Anytown Auto Parts. Joe makes $2,000 per month. Hector, age twenty-five, is a self-employed yard care worker who also makes $2,000 per month. Using the chart below, compute the FICA amount that Joe, Joe's employer, and Hector must pay each month.

	Employee Contribution		Employer Matching Rate	Total
	Retirement, Survivors, Disability Insurance	**Hospital (Medicare)**		
Employee/ Employer	6.20%	1.45%	7.65%	15.3%
Self-employed	12.4%	2.9	—	15.3%
Joe	**1.**	**2.**	**3.**	**4.**
Joe's employer	**5.**	**6.**	**7.**	**8.**
Hector	**9.**	**10.**	**11.**	**12.**

1.

2.

3.

4.

5.

6.

6.

7.

8.

9.

10.

12.

DIRECTIONS: Read the following case study and answer the question below.

Sylvia is sixteen years old. Her mother died in a car wreck when Sylvia was eleven. Her mother had worked as a bookkeeper for a grocery store chain for ten years and had several odd jobs before that time. Sylvia's father works for the county in highway construction. Sylvia is the oldest child and has three brothers and one sister. Sylvia has entered a work study program at her high school so that she can stay in school and work to earn money that her family desperately needs. Sylvia would like to go to college, but feels that her father is really counting on Sylvia and her income to help support the family. One of the counselors at school suggested that Sylvia or her father look into benefits available from Social Security.

What, if any, financial assistance might be available from Social Security to help Sylvia's father, Sylvia, or the other children?

DIRECTIONS: After reviewing all that you have learned about the Social Security system in the United States, describe in essay form why a Social Security system is important to the United States, and ways that the current system might be changed.

Social Security and Retirement

Year of Birth	*Full Retirement Age*
1937 or earlier	*65 years*
1938	*65 years and 2 months*
1939	*65 years and 4 months*
1940	*65 years and 6 months*
1941	*65 years and 8 months*
1942	*65 years and 10 months*
1943 - 1954	*66 years*
1955	*66 years and 2 months*
1956	*66 years and 4 months*
1957	*66 years and 6 months*
1958	*66 years and 8 months*
1959	*66 years and 10 months*
1960 and later	*67 years*

Source: U.S. Department of Health and Human Services Social Security Administration, July 1992.

Social Security

OASDHI

Old Age

Survivors

Disability

Hospital Insurance

(Medicare)

Tax Rate for Social Security

	Employee Contribution			
	Retirement, Survivors, Disability Insurance	Hospital (Medicare)	Employer Matching Rate	Total
Employee/ Employer	6.20%	1.45%	7.65%	15.3%
Self-employed	12.4%	2.9	—	15.3%

Source: U.S. Department of Health and Human Services Social Security Administration, March 1994.

1. Social Security is a Federal Government program which offers financial assistance for workers and their families when they retire, become severely disabled, or die. It also provides medical insurance for those sixty-five years of age or older or who qualify in another way.
2. There are three types of cards issued by SSA. The "original" card has been issued since 1935, showing the person's name and Social Security number. This type of card is issued to U.S. citizens and permanent resident aliens and allows the person to work without restriction. The second type of card states clearly "NOT VALID FOR EMPLOYMENT" and is issued to non U.S. citizens who are in the United States temporarily and who may need a number for banking or other purposes. The third type of card is issued to non U.S. citizens who are in the United States temporarily with work authorization from the Immigration and Naturalization Service (INS).
3. People become eligible for full Social Security retirement benefits at age sixty-five. The amount the retired worker will receive monthly is based on average lifetime earnings from jobs covered by Social Security. When a worker reaches retirement age and begins receiving Social Security retirement benefits, the following family members also may receive benefits: spouse age sixty-two or older; spouse under age sixty-two if caring for a child under sixteen or a child who is disabled; unmarried children up to age eighteen; unmarried children up to age nineteen who are full-time elementary or secondary school students; unmarried children age eighteen or older who are severely disabled before age twenty-two; a former spouse age sixty-two or older if the marriage lasted at least ten years.
4. Individuals must contribute from their earned income for a certain number of years before they or their dependents are eligible for Social Security benefits. The period of time is designated in part by the number of work credits earned. A worker can accumulate a maximum of four credits per year. No one needs more than forty work credits to be eligible for full Social Security benefits.
5. Applications for a Social Security number are available at the local Social Security office or by telephone. To replace a lost card, a person needs one identifying document.
6. Federal Insurance Contributions Act
7. Medicare is the Social Security health insurance program. Medicare is divided into two components—hospital insurance, also called "Part A" Medicare, and medical insurance, also called "Part B" Medicare. Hospital insurance is designed to help cover the cost of inpatient hospital care in a Medicare-participating facility and certain kinds of follow-up care. Medicare medical insurance is a plan that helps pay the cost of physician services and supplies not covered by Medicare hospital insurance.

Notes

6E2

1. $124.00
2. $29.00
3. -0-
4. $153.00
5. -0-
6. -0-
7. $153.00
8. $153.00
9. $248.00
10. $58.00
11. -0-
12. $306.00

6E3

Answers will vary but should include some of the following information.

When an insured individual dies before or after retirement, benefits are available to the individual's family. These monthly benefits are known as survivors benefits. If a younger person dies, the number of work credits required for survivors benefits to be paid may be less than forty. Under a special rule, benefits may still be paid even if a person does not have the required number of credits if the deceased has credit for one and one-half years of work in the last three years before death.

The following is a list of those eligible to receive monthly survivor's benefits:
- Widows and widowers receive full benefits at age sixty-five. If disabled, a widow or widower can receive survivors benefits as early as age fifty.
- Widows or widowers of any age who are responsible for a child under the age of sixteen or a disabled child of any age who receives Social Security benefits.
- Surviving unmarried children under the age of eighteen (under the age of nineteen if in elementary or secondary school full-time) or at any age if severely disabled and the disability occurred before age twenty-two.
- Parents of the deceased worker if they are sixty-two or older and were dependent upon the worker for at least half of their support.
- A former spouse if the marriage lasted ten years or longer. A former spouse can receive benefits if caring for the deceased's child who is under the age of sixteen or disabled.

6E4

Answers will vary.

Notes

UNIT 6

Module F

Securing Employment

Take time to read between the lines.

Looking for a job can be exciting, scary, and stressful. A job search can also be a very time consuming process. In today's competitive job market, one needs to know more sophisticated career game plans for securing employment. Two important life skills for students are knowing how to design a game plan effective for them and knowing how to put that game plan to use. As a teacher, you can play a vital role in the future of your students by teaching these important life skills.

People seek to secure employment for many different reasons but the primary reason is to earn money. Individuals who are in school may want a summer job or a part-time job. Later they may seek a job in a chosen career field. Whatever the type of work people are seeking, there are several strategies that can be utilized for securing employment.

The job market offers a wide range of employment opportunities. Before actually starting to look for a job, one should determine the following:

- personal skills, interest, abilities, qualities, and ways to utilize these assets
- preferred types of organizations and work environments
- preferred geographical location
- tentative acceptable salary range
- career goals (if for other than a temporary position)

Once individuals have resolved these issues, they are in a better position to look for employment.

Notes

A résumé should present an individual's outstanding qualities related to personality, characteristics, qualifications, and skills.

RÉSUMÉS

A ***résumé*** is a written summary of a person's qualifications for employment. It is presented in a one-page or two-page form that introduces a person to a potential employer. A beginner's résumé should be only one page. Longer résumés are sometimes a turn-off to employers who have many résumés through which to sort. A résumé should present an individual's outstanding qualities related to personality, characteristics, qualifications, and skills. A résumé can be used as a tool to draw a prospective employer's attention to an individual and to create a positive first image. A résumé sells a person and "gets a foot in the door" with an employer. A résumé does not ensure a person a position; however, it can help secure an interview and serve as an asset in an employer's final consideration.

Résumé Format and Style

There is no standard form for recording information on a résumé, but there are several guidelines to follow when preparing a résumé:

- Be neat, concise, and attractive.
- Use action words and phrases.
- Check for spelling or grammatical mistakes.
- Print on good quality bond paper. The color of the paper can be white, ivory, or light gray.
- Put name, address, and telephone number at the top of the page, including zip code and area code.

The purpose of a résumé is to communicate the skills and qualifications of the applicant in a professional way. Résumés should inform prospective employers of the contributions that the applicant would be capable of providing to the establishment. Salary information should not be included. Information that can be incorporated in a résumé includes the following:

- **Education** — This is a very important component. Education should include the high school attended and the proposed date of graduation. After high school, other education should be included such as training, trade schools, colleges, and universities with the most recent listed first.
- **Work Experience** — This includes paid job experience, but is not limited to this only. Work experience can include activities such as volunteer experiences or positions of responsibility held, such as an officer in an organization.
- **Employment Objective** — This sentence clearly and concisely states the type of position being sought. If included, the employment objective should be placed at the beginning of the résumé.
- **School and Community Organizations** — Having participated in extracurricular activities indicates a well-rounded person to the potential employer.
- **Personal Qualities and Characteristics** — It is appropriate to list good qualities and characteristics that compliment the position sought. These might include qualities and characteristics such as problem-solver, team worker, technical skills, communication skills, and organizational skills.

Avoid mentioning qualities and characteristics that are unrelated to the position being sought as this might not leave a favorable impression..

- **Interests and Hobbies** — If included, these should be kept short. Interests and Hobbies may provide the employer personal insight into the applicant's personality. If interests and hobbies are related to the position being sought, they should be included.
- **References** — A phrase such as "References available upon request" should appear at the bottom of the résumé. This allows the employer to request the references if desired.

Notes

The style of a résumé should represent the individual applicant and be one that he or she is comfortable using. Not everyone will like the same style of résumé, and employer preferences vary. That is why a style should be chosen that best represents the applicant. The layout or the style should be considered because it can affect the ease with which the recipient will be able to read the information. In addition, applicants may want to customize their résumés to emphasize specific abilities or experiences related to each position they are seeking.

Once an appropriate style has been selected, it can be utilized to prepare multiple résumés. Different information can be presented while keeping the same style by using a word processor. The important factors in a résumé are readability, comprehension, neatness, professional appearance, and correctness in grammar, punctuation, and spelling; information can be organized in several ways.

Types of Résumés

There are five basic categories of résumé styles. The categories are as follows:

- Chronological Résumé
- Functional Résumé
- Targeted Résumé
- Creative Alternative
- Résumé Alternative

Any of these basic types of résumés are good. The type of résumé chosen depends upon the needs of the applicant.

Chronological Résumé. A ***chronological résumé*** highlights work history and emphasizes growth and continuity, starting with the present and working backwards. This type of résumé should not be used for career changes, when seeking first-time employment, if there are major gaps in job history, or if there have been numerous and frequent job changes. The following are guidelines to use when developing a chronological résumé:

- List only the last four or five positions or job history of the most recent years.
- Do not use months and days, only year designations.

Notes

- List only the major accomplishments and responsibilities in each position, and do not repeat the same items.
- Do not include education unless it is within the past five years. In this case, education should be put at the top of the résumé.

Functional Résumés. The ***functional résumé*** highlights strengths and major areas of accomplishment, and de-emphasizes specific positions held. It allows the greatest support for work objectives and job targets. This type of résumé is best to use when changing careers, when entering or reentering the job market, when work experience is varied or short-term, and when a strong area of ability needs to be greatly emphasized. The functional résumé should be no more than one page. The following are guidelines to apply when developing a functional résumé:

- Use four to five topics with a paragraph or list under each topic heading to highlight capabilities and areas of importance.
- List the topics in order of importance.
- Stress the most direct and strongest capabilities related to the job target.
- Briefly list work experience at the bottom giving dates, employers, and titles. If there is no work experience or if work experience has gaps, leave this off the résumé; it will probably be addressed in an interview.
- Put education at the bottom if it was attained in an unrelated field or longer than three to five years ago.

Targeted Résumé. The ***targeted résumé*** focuses primarily on a job target and future capabilities in that job. It is best to use this style when the duties and requirements of a job are very clear. The following guidelines should be used when preparing a targeted résumé:

- Make sure a specific job target is clear.
- Summarize capabilities and accomplishments in short statements in direct relation to the job target.
- Answers the questions "What can you do?" and "What have you done?"
- List education and experience, but do not emphasize them.
- Center name, address, zip code, and phone number at the top.
- Include the following headings in the following order using all capital letters: Job Target, Capabilities, Accomplishments, Experience, and Education.

A creative alternative should be used only in fields where written or visual creativity is valued, such as in writing, art, public relations, and the media.

Creative Alternative. With the ***creative alternative*** résumé there is not a customary résumé form. There is an illustration of individuality and creativity. This is a risky style to use and should be used only in fields where written or visual creativity is valued, such as in writing, art, public relations, and the media. One major disadvantage to this type of résumé is that if it is not done extremely well, it fails. Also, there is a fine line between being perceived as creative or as presenting a gimmick. Most employers do not like gimmicks. This type of résumé should look professional and serve the main purpose of a résumé — getting an interview.

Résumé Alternative. A ***résumé alternative*** demonstrates and describes a person's ability in a letter addressed to a specific employer. The letter should provide as much information as a résumé, but it requires more research about a prospective employer than a résumé. This style may be a good choice for someone with little or no work experience or background. Guidelines to be used in developing a résumé alternative are as follows:

- Conduct research on specific employers to assess what would be of real value to them.
- Include basic information to compensate for a full résumé.
- Include a request for a meeting or interview.
- Write the letter in a very professional manner.
- Print the letter on good quality personal letterhead.

Notes

REFERENCES

When the statement, "References upon request," is placed at the bottom of a résumé, a reference sheet should be readily available to give to the employer. Each reference should be listed separately and include the following:

- Name
- Title
- Company
- Address, including zip codes
- Phone Numbers (home and work), including area codes

References should consist of persons (not relatives) known on a professional level. However, it is appropriate to have professional and character references listed on a reference sheet with a distinction between the two. Persons should be listed who will give good recommendations, and those persons should be contacted prior to using them as a reference. An individual can simply ask, "May I list you for a job recommendation?" If that person declines, then he or she should not be listed as a reference.

JOB-SEARCH LETTERS

Letters are another tool to be used for securing employment. The two most important types of job-search letters are cover letters and thank-you letters.

Cover Letters

A ***cover letter*** accompanies a résumé to provide a personalized message to a particular employer about why a particular job is being sought. This enhances an employer's interest and increases the odds of the résumé being interpreted as intended. Cover letters are generally kept brief and consist of three paragraphs containing the following information:

- The first paragraph should be the point of interest, including items such as the position being applied for, a specific area of interest, and how one heard about the company or the position.

Notes

- The second paragraph, which is the body, sells a person to the potential employer by highlighting items included in the résumé, such as education, work experience, abilities, and how these factors have prepared the person for the job. This paragraph should contain a statement such as the following: "The enclosed résumé will expand upon my abilities and work experience."
- The last paragraph should ask for an interview. A phone number should be given here or an explanation of how the letter will be followed-up.

When developing a cover letter the following rules should be used:

- Always address the letter to a specific individual. If the letter is not a personal one, it is more likely to be thrown away and not read. One or more phone calls can be made to find out the contact person, that person's title, and the correct spelling of the name.
- The content should be realistic and as brief as possible. Too many pieces of paper will not be thoroughly read if a large number of applicants exist.
- Use the language associated with the field of interest, but do not use too much trying to be impressive. For example, one could use computer terminology when applying for a computer programmer position.
- Use a good quality bond paper.
- Type the letter and envelope neatly, and double check to be sure both are free of error and grammatically correct.
- Check again for typographical errors and grammatical correctness.

Thank-You Letters

Thank-you letters help strengthen a person's chance for employment by showing appreciation for any contact that has taken place such as a phone conversation, an interview, or requested information received in the mail. Thank-you letters are very important tools for securing employment but are often neglected and not used. After a personal interview or a telephone conversation with a potential employer, a thank-you letter should be sent within twenty-four hours. Letters should be kept short and personal and wording needs to be carefully sincere, mentioning the position interviewed for, reiterating interest in the position, and reemphasizing qualifications possessed that correspond to the job requirements.

After a personal interview or a phone conversation with a potential employer, a thank-you letter should be sent within twenty-four hours.

Thank-you letters also should be sent to anyone else who helped in a job search and in securing employment. These individuals include persons such as those who provided contact names, job leads, and recommendations. If such persons know how much their help is appreciated, they are likely to help again in the future.

310

APPLICATIONS

Notes

Often a person has to fill out an application when applying for a job. The application is usually distributed by a receptionist or secretary. General information such as name, address, telephone number, education, and work experience may be requested. Usually applications also require other information of interest to that particular company.

Sometimes a person is instructed to fill out an application immediately or to take the application and bring it back when completed. Since a person usually does not know what the circumstances will be, it is best to always be prepared to fill out an application. This includes being neatly dressed and having a paper or card with complete references and employment history. Employment history should include every job held, the beginning and ending dates of employment, job duties, and the name and address of both the employer and supervisor. On this paper or card, any other information should be included that a person might have difficulty remembering. All of this information will make filling out an application form easier.

Filling out an application form is another chance for making a good impression on a potential employer. Therefore, the applicant should strive to make the application appear neat and professional. The following guidelines should be followed when filling out an application form:

- Before filling out the application, read all the directions and items on the form. Follow the instructions carefully.
- Determine from the instructions if the application should be typewritten, handwritten, or printed. Some applications will specifically request handwritten. If not specified, type the application if possible.
- If handwritten or printed, write or print clearly so responses can be easily read.
- Use ink for filling in responses. Take two pens of the same kind in case one does not write. Do not ask the receptionist or secretary for a pen.
- Be complete and answer every question. If a question does not apply, write NA (not applicable) or draw a line in the blank to show the question was not overlooked.
- Be accurate and carefully read the question before filling in the response; this helps avoid mistakes.
- Be sure spelling is correct. If needed, take along a pocket size dictionary.
- Include as much information as possible on each question, especially about education, work experience, training, or anything that has contributed to job skills.
- Be honest about all information on the application. Employers will find out the truth, and if it is after the fact, dismissal could occur.

Although a résumé usually repeats some information contained on an application, it is appropriate and suggested that a résumé be turned in with the application. When turning in the application and résumé, the receptionist or secretary should be thanked for his or her time and assistance.

Notes

THE INTERVIEWING PROCESS

When applicants obtain an interview, it usually means that on paper they seem to be a likely candidate for the job. The employer conducts an interview to determine if an applicant is suitable for a job and to make a selection from the field of qualified candidates. The interview also allows the applicants to decide if the job is suitable for them. Applicants should think of interviewers as people with business and professional needs that they (the applicants) can fill or be trained to fill. Keeping this perspective may help applicants develop confidence throughout the interview process.

Interviews for jobs during high school are usually more relaxed and casual than the often complex and formal interviews conducted for professional positions. Sometimes an interview entails being interviewed by several different people or being interviewed by one person, then called back for additional interviews at later dates and times.

Preparing for the Interview

One of the major keys to a successful interview is being prepared. This helps a person feel more confident and at ease. Prior to an interview, an individual should review career objectives, strengths, weaknesses, and have pertinent personal facts in logical order. The applicant also should do some research on the company and know something about the establishment. Having knowledge about the company shows initiative and interest. All necessary papers, including a résumé, should be gathered and assembled to be presented to the interviewer upon request. The applicant should be prepared to answer questions that are likely to be asked; however, it is very important that these answers not sound rehearsed in the interview. All of these preparation steps should be done prior to the day of the interview so there will be no rush on that day. Being prepared for an interview can make a huge difference in how well the interview process flows.

Being prepared for an interview can make a huge difference in how well the interview process flows.

Dressing for the Interview

First impressions are important. Appearance often makes an impression about a person. The very first thing one notices about another are facial expressions. A friendly smile can leave a lasting first impression. Clothing for an interview should be appropriate for the situation. Shoes should be polished and color coordinated with clothing. Dress should be conservative. Clothing should fit well and not be too tight or too big. A woman can wear a dress, skirt and blouse, or suit with hose and dress shoes. She should never wear too much make-up or jewelry. A man can wear a suit, sports coat and tie, or slacks and a nice shirt. What one chooses to wear depends on the particular situation. Whatever one chooses, it should be clean, neat, and pressed.

The Interview

An interview provides the opportunity for applicants to convince an employer of their qualifications for a job. This is done by communicating skills, training, and experience to the interviewer, as well as by making a good personal impression. In a job interview, it is essential that an individuals shows their best. The following are suggestions on how to accomplish this task:

- Arrive about ten minutes early.
- Be yourself, and let the real you shine through.
- Be confident and poised. Do not appear overly confident and come across as a know-it-all.
- Smile and be friendly, but remain businesslike.
- Get excited and show enthusiasm when appropriate.
- Let the employer control the interview.
- Shake the interviewer's hand firmly.
- Be poised while walking, standing, and sitting.
- Speak clearly and in a moderate tone of voice.
- Know your strengths and weaknesses and focus on your strong points during the interview.
- Control nervous gestures.
- Maintain direct eye contact with the interviewer.
- Use common sense etiquette such as do not smoke and do not chew gum.
- Relax. Employers know that interviews can make a person nervous; it may be the interviewer's first assigned interview, and he or she may also be nervous.

Notes

An interview provides the opportunity for applicants to convince an employer of their qualifications for a job.

Interview Questions

Applicants should listen carefully to each question asked in an interview so that they can answer the questions appropriately and well. The following are some general questions that employers may ask in an interview:

- What type of work are you interested in?
- Why do you think you would like this particular job?
- Why do you want to work for our company?
- What do you know about our company?
- What work experience have you had?
- What are your main strengths? weaknesses?
- Why should I hire you?
- What skills and abilities do you have that would be an asset for this particular job?
- Are there any questions you would like to ask?

It is permissible for an applicant to ask the interviewer appropriate questions about matters such as job responsibilities and work hours. However, a question should not be asked about salary unless the job has been offered. In the event that a job is offered, a person should be aware of minimum wage and whether the salary range for the position her or she is

Notes

applying for is reasonable. Since a person is usually nervous during an interview, a few questions should be written down ahead of time. If the interviewer answers all the questions an applicant has during a interview and later inquires if there are any questions, it should be communicated to the prospective employer that the questions were answered already during the interview. For example, "I had a question about the specific duties required for this position, but you answered that earlier in the interview."

REJECTION

Securing employment is hard work, and there often are several qualified applicants seeking the same job . In job hunting, the first job applied for even with a good résumé, cover letter, application, and interview may not be attained. Rejection should not be a discouraging factor when searching for a job but often it is. Being rejected several times can be demoralizing. However, there are jobs to be found, so one must try to patiently persevere and keep trying.

- Lead students to brainstorm opportunities of employment for their age group, and ask a student volunteer to visually display the ideas. From the ideas generated by the students, lead a class discussion on methods they could follow in securing these employment opportunities. Have students decide upon an employment opportunity they are interested in feasible for their age group. This could include summer employment, weekend work, or hired help, such as babysitting. After employment opportunities have been chosen, have each student develop an individualized plan on securing this employment. Have student volunteers share their plans with the class.

- Lead a class discussion on the methods usually used for hiring someone in the students' age group. Usually at this age group, securing employment is informal. Filling out applications or having job interviews are not necessary, but the experience gained is very valuable. Lead a class discussion on the value of work experience at this age. Have each student make a list of current involvement in activities or current employment that will be of future employment value. QUESTIONS: What are the values of work experience at this age? How can this experience be a benefit to future employment? How can being involved in extracurricular activities and holding offices in organizations be a benefit at this age? How can this benefit future employment?

- Have each student write an advertisement for summer employment (appropriate for their age group) for publication in a newspaper. Examples of such employment include dog walking, babysitting, yard work, or housecleaning. Along with the advertisements, have students develop questions that people might ask when responding to their ads. Have students share their work with the class.

- Invite a representative from the state employment commission or a person knowledgeable about job training programs for youth to speak to the class about obtaining certificates that would be helpful in gaining employment. Certificates, such as Babysitting Certification and CPR Certification through the Red Cross, and other types of training, are available through the County Extension Office or YMCA/YWCA. Guide students in preparing questions prior to the arrival of the speaker. Questions should include the following: What are some ways that seventh and eighth graders can increase their marketability in the work world now? Who can write letters of recommendation? What kind of things would be helpful to do now to build up an impressive portfolio? What types of training or certification classes are available to those in the Junior High School age bracket? Where can students find out about training and certification? How might private businesses in the area be helpful? What information can volunteer work provide to a prospective employer?

BEST COPY AVAILABLE

- Lead a class discussion on the five types of résumés. Display transparencies 6F 1 to 6F 5, Types of Résumés. Divide the class into five groups and assign each group one of the following résumés:
  - Chronological Résumé
  - Functional Résumé
  - Targeted Résumé
  - Creative Alternative
  - Résumé Alternative

  Provide each student with a handout of each type of résumé. Have each group develop a résumé for their assigned type for a fictitious person. After each group has designed their résumé, have them transfer it to a visual display or transparency. As a class, develop criteria that each résumé should meet, such as it should be professional and informative. Have the groups present their résumés to the class. Then, as a class, critique the résumés.

- Review with students the section on applications. Issue each student a copy of teaching activity 6F1, Sample Job Application. Instruct the students to fill out the application completely and neatly as if it were actually going to be submitted to a prospective employer, paying special attention to spelling. Have students trade their applications with another student. That student should review the application as if he or she were the employer. Have each student make comments and suggestions on a separate sheet of paper and return both items to the person who completed the application. Advise students to keep this application for future use in applying for a job.

- Display transparency 6F6, SCANS and Me. Lead a class discussion on the importance of work force readiness. Point out to students that the skills listed in the report — *Skills and Tasks for Jobs: A SCANS Report for America 2000* — are what employers deemed as important. QUESTIONS: Why might work force readiness be important to employers? Who is responsible for educating the work force? Why? What are ways schools are preparing future employees? What responsibility for preparation rests on the future employee? Why? Follow up by leading students to identify one career choice available in their community.

- Ask students to role play various situations depicting some aspect of the employment process. Example scenarios might include a high school student calling a prospective employer about an advertisement that appeared in the local newspaper, a teenager inquiring about a job at a store where a help wanted sign is posted, a high school student interviewing for a position at a local fast-food restaurant, or an employer interviewing a prospective employee to fill a child care assistant position. Lead a class discussion about other ways that the students might handle the various situations.

BEST COPY AVAILABLE

- Divide the class into groups of four and provide each group with information about a person (in paragraph form) that would appear on a résumé. Ask each group to place the information in résumé format. Have groups display résumés and lead a class discussion about results. QUESTIONS: Is there any information about this person that is lacking? What might prospective employers want to know after reading this résumé?

Notes

GRADES 11 & 12

- Lead a class discussion about the actions one would need to take for securing employment. Instruct students to develop a plan for securing employment after they graduate from high school. Remind them that the first thing they need to determine is what type of employment they want. Examples include a summer job, a part-time job while attending college, or a full-time job to support themselves. Tell students that their plans should include each step or process that would need to be completed for their type of employment, such as sending out letters and résumés or filling out applications. Have students share their work with the class.

- Review with students the different types of résumés. Display transparencies 6F1 to 6F5, Types of Résumés, to aid in the review. Instruct students to pick one of the types of résumés and develop a résumé for themselves. Remind students that the résumé does not have to look like the example on the transparency. That is just provided to give them a general idea. Have the students work independently, and encourage them to do a good job so that this résumé can actually be used in seeking employment. If possible, arrange for students to use the school computer lab for this activity. Ask for student volunteers to share their résumés with the class.

- Lead students to review the section on cover letters in the text. Have each student write a cover letter that would be appropriate to accompany the résumé developed in the previous teaching strategy. If possible, arrange for students to use the school computer lab for this activity. Have each student exchange letters with another student. Each student should critique the letter according to the specification in the text. After the letters have been critiqued, students should exchange them for their own letters. After reviewing the comments, have students revise and correct their letters. QUESTIONS: What can a cover letter tell a prospective employer about an applicant? Why is it important that the letter be written well?

- Show the videotape, *Practice Interviewing II*, available from the Home Economics Curriculum Center, Box 41161, Lubbock, TX 79409, (806)742-3029. Lead a class discussion on interviewing strategies. QUESTIONS: For those who have gone through actual job interviews,

Notes

what types of questions were asked? From the videotape, which questions do you think would be hard to answer? How should one handle difficult questions in an interview?

- Invite a representative from the Texas Workforce Commission or another state employment agency to speak to the students about the job searching process. Have the speaker share with the students the services that are available for potential employees. QUESTIONS: What kinds of qualifications are needed for entry-level positions? What type of training does the agency provide for high school students? What employment opportunities are in current demand? What types of jobs will be in demand in the future? How does the job market differ in other parts of the state?
- Obtain materials available from the Texas Workforce Commission or other state employment agencies that assist potential employees. Packets of information usually include sample applications, wallet-size information cards, and job opportunities that are currently listed.

ANY GRADE

- Lead a class discussion on the items that would need to be contained on an information card or sheet. Explain that this is something to be used as a personal reference, not to be given to an employer. Visually display transparency 6F7, What I Need To Know. Have students develop an information sheet or card that they could use when filling out an application.
- Invite employers or recruiters who are responsible for hiring employees for a business to speak to the class. Ask them to address hiring procedures, what they look for in résumés, what they look for in interviews, and what they want in an employee. Guide students in preparing questions prior to the arrival of the speaker(s). Questions should include the following: What determines a first impression? How can one make a good first impression? If the first impression suffers, how can persons being interviewed reestablish a better impression? What are some positive factors that lead to employment? What is the first thing that is looked at on a résumé? What are prospective employers looking for when they make statements such as "Tell me about yourself." Following the information received by the speaker(s), have students write a list of do's and don'ts when interviewing for a job. Display students' lists in the classroom.
- Divide the class into groups of three. Distribute a copy of teaching activity 6F2, Interview Questions, to each group. For each group, assign one student as interviewer, a second student as interviewee, and a third student as observer of the interview. Have observers take notes on the

positive and negative points of the interview and provide this feedback to students who role-played the prospective employees. Ask students to reverse roles so that each has the opportunity to be interviewer, interviewee, and observer. Lead students to discuss the strengths and weaknesses of the interview. QUESTIONS: What are typical questions asked in interviews? How would having an answer in mind for these questions be an advantage as opposed to having to consider them? What might the disadvantage be to having an answer in mind? How does practicing an interview with someone help prepare students for an actual interview?

Notes

- Lead a class discussion on the role thank-you letters have in securing employment. Instruct each student to write a thank-you letter to a fictitious person expressing appreciation for something related to securing employment. Examples include an interview, mailed information, or serving as a reference. Review with students the format of a formal letter. If possible, arrange for students to use the school computer lab for composing their letters. Have student volunteers share their letters with the class.

- Ask each student to create their own job portfolio. Portfolios can include a résumé, samples of work (if applicable), letters of commendation, copies of awards and honors, transcript of grades, letters of recommendation, and other information that would be helpful to letting a prospective employer learn about your abilities and qualifications. Collect portfolios for evaluation of neatness and professionalism. Advise students to keep portfolios for future use, updating as needed.

- Ask student volunteers who are working or who have worked to prepare a presentation about all aspects of their job, position, responsibilities, and both the positive and negative aspects of having that job. Allow student audience to ask questions. Students who did not prepare a presentation may write a one-page paper about the type of part-time employment they would be most interested in and why. Positive and negative aspects about that job should also be addressed. Collect papers.

- Invite teachers or other adults to help set up mock interviews for students to practice interviewing for a job. Ask adults to conduct interviews with students in the classroom. The classroom should be appropriately set up, and students should be dressed and prepared as if on a real interview. Have students evaluate each others effectiveness.

Sample Job Application

DIRECTIONS: Complete this job application form as completely, neatly, and accurately as possible.

General Information

Date: ____ Last Name: ____ First Name: ____ MI: ____
Home Phone: ____ Street Address: ____
City: ____ State: ____ Zip: ____
Social Security Number: ____

Name of someone who can be contacted in the case of an emergency: ____
Phone Number: ____

Employment History

From: ____ To: ____
Employer: ____
Address: ____
Supervisor's Name: ____
Duties Performed: ____
____
____
Reason for Leaving: ____

From: ____ To: ____
Employer: ____
Address: ____
Supervisor's name: ____
Duties Performed: ____
____
____
Reason for Leaving: ____

Education

Name of School: ____
Address: ____
Date of Graduation: ____
Degree Received: ____

Name of School: ____
Address: ____
Date of Graduation: ____
Degree Received: ____

Other Information

List any awards, special talents, or interests you have.
____
____

List the names, addresses, and phone numbers of three references (not related to you):
1. ____
2. ____
3. ____

Date Available for Employment: ____
List skills and training in which you have experience. ____
____
____

Interview Questions

DIRECTIONS: Prepare yourself for a job interview by writing the answers to the following questions on your own paper:

1. What type of work do you want to do? Why?
2. What qualifications do you have for this type of work?
3. Why did you chose this particular field of work?
4. Why did you select our company?
5. What work experience have you had?
6. What do you know about our company?
7. Tell me about your background and experience.
8. Are you interested in a training program?
9. Is the size of our company important to you? Why?
10. Do you have any questions about our company?
11. What contributions can you make to our company?
12. What are your strengths and weaknesses?
13. What subjects have you liked the most and least in school?
14. What are your hobbies and interests?
15. What type of leadership experience do you have?
16. Do you have any plans for further self-improvement?
17. What was you major achievement in high school?
18. What starting salary or wage do you expect?

From *Intergenerational Professions Book.*

Job Interview Rating Sheet

Name of Potential Employee ____________________ Date ______________

DIRECTIONS: Write in the appropriate rating under the score column. Where information or evidence is missing, assign an O. Total the points. Make comments to help participants identify their strengths and weaknesses.

Evaluation Criteria	Poor	Fair	Good	Very Good	Excellent	Score	Comments
INTERVIEW Interview attire suitable for specified job	1 - 2	3 - 4	5 - 6	7 - 8	9 - 10		
Verbal — Nonverbal Communication • clarity of expression • eye contact • friendly, poised personality	1 - 4	5 - 7	8 - 13	14 - 17	18 - 20		
Neatly groomed, good posture	1 - 4	5 - 7	8 - 13	14 - 17	18 - 20		
Job knowledge • basic understanding	1 - 2	3 - 4	5 - 6	7 - 8	9 - 10		
Job Qualifications	1 - 4	5 - 7	8 - 13	14 - 17	18 - 20		
INFORMATION Résumé complete and appropriate	1 - 2	3 - 4	5 - 6	7- 8	9 - 10		
APPLICATION Complete application form	1 - 2	3 - 4	5 - 6	7 - 8	9 - 10		

Total ___

Verification of total score

_____

_____ (please initial)

Chronological Résumé

Jonathan C. Basaraba
1205 Sommer Road ♦ Big City, TX 79553 ♦ (512) 968-XXXX

Job Target: Child care provider in an after school program.

Education:

1993 - Present Central Heights High School — Anytown, Texas 79000

Experience:

1994 - Summer *Camp Crest Haven* Big Town, NM

Youth Counselor's Aid

Served as a counselor's aid for a cabin of 14 boys for 4-2 week sessions, with ages ranging from 9 years old to 11 years old. Assisted in organizing recreational activities for girls and boys in the same age group.

1993 - 1994 *Kids-Care* Big City, TX

Art Instructor

Responsible for art activities for elementary age children in after school care program. Duties included maintaining order and behavior of children and planning and implementing arts and crafts activities.

References available upon request.

Functional Résumé

Jeffrey C. Postinikoff
15714 W. Aberdeen Avenue
El Paso, TX 79900
(217) 643-XXXX

Job Target: Entry-level position in writing or editing

Editing:

- Edited, designed, and laid out curriculum materials for secondary and post-secondary material.
- Developed and designed advertisements, catalogs, and brochures.
- layed out and edited daily bulletin board publications.
- Developed original document design for three separate publications.

Writing:

- Wrote and tested a procedural manual for a newly introduced program in a government institution.
- Co-wrote and designed a brochure for a law firm.
- Wrote news and feature articles for a newspaper, a variety of publications, and for a company magazine.
- Wrote weekly site-wide press review for company.
- Wrote and revised press releases for a news publications office for distribution to local media.

Leadership:

- Have held several offices in various organizations such as honor societies, resident halls, and professional student organizations.
- Participated in leadership development conference for one year and presented at the conference for two years
- Developed and organized a major fund raiser event, which raised over $25,000 for the Children's Telethon.

Education:

1992 University of Texas at El Paso — El Paso, TX
B.A. in English (Technical Writing)

References and portfolio furnished upon request.

Targeted Résumé

Bonnie E. Villarreal
225 Maitland Avenue
Anytown, TX 75000
(214) 792-XXXX

Job Target: Home Economics Teacher Assistant

Knowledge:

- activities to interest and motivate students in subject area
- services in helping with school functions
- researching information on subject area content
- organizing programs within the department, such as Future Homemakers of America
- common questions students may have about subject content

Organizations and Achievements:

- Home Economics Council Secretary
- Senior 4-H Member
- Michael Smith Scholastic Achievement Award
- Home Economics Outstanding Student

Work History:

06/94 to 08/94	Compton Middle School Tutor - summer school	Big Town, TX
06/93 to 08/93	Hyden's Drug Store Customer Service	Small City, TX

Education:

Brockton High School — August 1991 to May 1995

References provided upon request.

Creative Alternative

- *No customary résumé form.*
- *Illustrates individuality and creativity.*
- *Must be done extremely well or failure occurs.*
- *Should only be used in fields where written or visual creativity is valued.*
- *There is a fine line between being perceived as creative or as presenting a gimmick.*
- *Should look professional.*
- *Main purpose of a résumé is to get an interview.*

Alternative Résumé

31617 W. Deer Run Road
San Antonio, TX 78200
September 29, 1995

Ms. Marilyn Olivarez
Accountant
Olivarez - Jung Accounting, P.C.
2410 Briercroft Office Park
Denton, TX 76200

Dear Ms. Olivarez:

An Acquaintance of yours, Craig Nguyen, suggested I contact you about part-time employment at your local accounting office in San Antonio.

I am presently a senior year at Kaylin High School in San Antonio, and I am looking for a part-time job. Mr. Nguyen told me that your office has employed high school students in the past. For the past two summers and school years, I have worked part-time for an insurance agency. I have many skills, such as typing, clerical skills, and telephone skills, which are essential in an office. I would like to meet with you to discuss the possibility of future employment.

I will telephone your office next week to arrange a convenient time to get together.

Sincerely,

Christine Goertzen

Christine Goertzen

SCANS and Me

The Secretary's Commission on Achieving Necessary Skills (SCANS) was established in February 1990 to examine the demands of the workplace and to determine whether the current and future work force is capable of meeting those demands. The commission issued its first report, *What Work Requires of Schools*, in June 1991. This report told educators and employers what students and workers need to know and be able to do in order to succeed in the workplace. This kind of information is especially vital today when less than half of the students leaving school possess the basic skills required to find and hold a good job. The report identified two types of skills: competencies and foundations. Competencies are skills necessary for success in the workplace and are organized into five areas. Foundations are skills and qualities that underlie the competencies.

The SCANS Competencies

Resources
- Allocates Time
- Allocates Money
- Allocates Material and Facility Resources
- Allocates Human Resources

Information
- Acquires and Evaluates Information
- Organizes and Maintains Information
- Interprets and Communicates Information
- Uses Computers to Process Information

Interpersonal
- Participates as a Member of a Team
- Teaches Others
- Serves Clients/Customers
- Exercises Leadership
- Negotiates to Arrive at a Decision
- Works with Cultural Diversity

Systems
- Understands Systems
- Monitors and Corrects Performance
- Improves and Designs Systems

Technology
- Selects Technology
- Applies Technology to Task
- Maintains and Troubleshoots Technology

The SCANS Foundation Skills

Basic Skills
- Reading
- Writing
- Arithmetic
- Mathematics
- Listening
- Speaking

Thinking Skills
- Creative Thinking
- Decision Making
- Problem Solving
- Seeing Things in the Mind's Eye
- Knowing How to Learn
- Reasoning

Personal Qualities
- Responsibility
- Self-Esteem
- Social
- Self-Management
- Integrity/Honesty

From *Consumer and Family Economics Academic Integration Supplement*

What I Need To Know

1. Social Security Number
2. Driver's License Number
3. Employment History
4. References

Specifically Speaking . . .

Employment Histories Include the following:

- job titles
- beginning dates of employment
- ending dates of employment
- names of places of employment
- position title
- address
- telephone numbers of employers
- telephone numbers of supervisors

References Include the following:

- name of reference
- their title/position
- company
- address
- telephone numbers
- indicate if reference is for character or business

Helpful Tips

1. Include zip codes with all addresses
2. Include area codes for all telephone numbers

6F1

Answers will vary.

6F2

Answers will vary.

6F3

Answers will vary.

Notes

UNIT 7

Parenting and Child Care Skills

📖 = Text

📋 = Teaching Strategies

✎ = Learning Activities

📽 = Transparency Masters

✓ = Answers to Learning Activities

Notes

UNIT 7

Module A

Functioning Effectively as a Family

Take time to read between the lines.

Functioning effectively as a family is difficult and complex. Many types of families exist in society with unique combinations and unusual circumstances. In addition, families are faced with rapidly changing societal pressures. To function effectively, families must learn to cope with these circumstances and provide for the emotional and physical needs of the family members.

Functioning effectively as a family is an essential life skill. A positive home life based on love, cooperation, and mutual helpfulness is the foundation of civilization. Individuals first learn to relate to other family members or those living in the home and then to individuals in the community. Living and working together effectively at home enables individuals to acquire the values, habits, and skills needed for success in life. Take this opportunity to teach this module to help students develop a better understanding of their own families and enable them to better cope with the challenges of family life they are facing now and those they may face in the future.

Families that function effectively have mutual affection and loyalty, shared interests, adaptability, and family organization which includes family members having a clear understanding of their roles and responsibilities within the family. Both the basic emotional and physical needs of each member and the family as a whole are met. All families face change and problems in their lives. Some changes are planned, others are unexpected. Some changes or problems are painful; others are not. Functional families keep problems to a minimum and learn to prepare for and deal effectively with the inevitable changes in life.

Functional families keep problems to a minimum and learn to prepare for and deal effectively with the inevitable changes in life.

Notes

Many children are fortunate to grow up in stable, loving families. Not every child has that opportunity. The traditional family has been altered—in some ways for the better and in other ways for the worse. Families may become dysfunctional at some point in time. Dysfunctional family situations include lack of communication among family members; insensitivity to each other's needs; changes in family structure through divorce, death, or remarriage; parental loss of a job; or substance abuse by a family member. Effective family functioning does not refer to a family without problems, but to a family which copes with a dysfunctional situation and continues to provide basic functions while contributing to the self-actualization of its members.

The dimensions of the family structure are continually changing; therefore, the needs of family members are changing. Regardless of the family structure, a functional family provides a quality environment to meet the basic human needs of its members. Members are able to interact by offering encouragement and support to each other. A functional family provides the following:

- food and clothing
- shelter and security
- values passed from generation to generation
- opportunity to practice communication, management, and relationship skills
- an environment that encourages human growth and development

DEFINING FAMILY

No one definition adequately describes the variety of family forms that exist in society today. A family can be defined as any of the following:

- people who reside together
- people related by common ancestry
- people related by blood, marriage, or adoption
- people united by certain convictions or a common affiliation
- individuals who live on their own and are independently responsible for themselves

Changing family roles, increasing divorce rates, and economic conditions have placed increasing strains on the family.

Families and society have gone through many changes in the past one hundred years. Changes in the family structure have created new and different roles for family members. Changing family roles, increasing divorce rates, and economic conditions have placed increasing strains on the family. One hundred years ago, children were primarily influenced by their parents. Technological and social changes have created additional influences. Children are still influenced by their parents, but they also are influenced by factors including television, magazines, movies, advertising, increased education, and associations with people of various cultural backgrounds. These factors or changes have increased children's exposure to beliefs, values, and teachings that differ from those of their family. Beliefs and values of the traditional family have been questioned by the family and society in general and these questions have put an increasing strain on the family. Understanding these changes and identifying the specific roles of the family and its members provide the basic foundation needed for a family system to function effectively.

Notes

FAMILY TYPES

Every individual lives in a family of one type or another. This is true in every country in the world. There are many ways in which families are similar, yet no two families are exactly the same. Some children might think it would be difficult to live under the same roof as aunts, uncles, and grandparents and be disciplined by them as well as their own parents. Others might think it would be strange to have only one or two siblings and two parents in one household. No one family type is the best. What is best for one group of people may not be best for another. The various types of families include the following:

- nuclear
- extended
- single-parent
- blended
- foster
- family of one
- other

There are many ways in which families are similar, yet no two families are exactly the same.

The ***nuclear family*** consists of a mother, father, and one or more children. In a nuclear family that is also ***traditional,*** the husband works outside of the home and the wife manages the home and takes care of the children. At one time, this was the most common family structure in the United States. The popularity of this family type continues to remain strong; however, other family types are becoming more common.

The ***extended family*** is made up of nuclear or single-parent families plus other relatives such as grandparents, aunts, uncles, and cousins. Typically, at least three generations live with or near each other. The extended family was common in the early years of our country's history.

The number of single-parent families is increasing. In a ***single-parent family***, only one parent, the mother or the father, lives with the children. Single parents may be divorced, widowed, unwed, or abandoned. In some cases a single parent may be considered a person who has a spouse that spends an extended amount of time away from home. For example, a person who is in the military who may be sent away for duty in another place for a time. In some families, one parent is permanently removed from the family. In other families, both parents may still be active in the children's lives. The majority of single-parent families are headed by females.

In the past, fathers were seldom considered the primary caregivers for their children. Some fathers now take a more active role in the parenting process. A

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father may be a single parent due to a spouse's death. Some fathers involved in divorce cases have been awarded full custody of their children.

When a single parent marries a new husband or wife, a ***blended family*** is formed. The new family includes the two people who married and their children from other marriages. Blended families face unique adjustments because the newly formed family will have two sets of rules, two sets of lifestyles or traditions, and two sets of values. Discipline, changes in the physical space of the home, personal identification, and determination of new roles are some of the challenges of the blended family.

A ***foster family*** provides full-time care for someone else's child for a designated period of time. Parents of foster children are unable to care for them for a variety of reasons. A child may be placed in foster care while awaiting permanent adoption or care or the arrangement may be temporary to give parents a chance to resolve problems. Being a foster family can be challenging and rewarding. Foster families have an opportunity to provide a nurturing home environment for foster children and to make them feel special.

A ***family of one*** is a family consisting of one person. This family type, only recently recognized as a family unit, includes divorced or widowed adults and adults who choose to remain single. Challenges facing the family of one may include the social stigma sometimes attached to remaining single, isolation and loneliness, housing costs, and lack of support from extended family members. Benefits may include career mobility, freedom in making choices, and greater independence.

Challenges facing the family of one may include the social stigma sometimes attached to remaining single, isolation and loneliness, housing costs, and lack of support from extended family members.

Other types of families include the following:

- **Adoptive Family**—parents and their legally adopted child; may include biological children as well
- **Boomerang**—a slang expression for families in which adult children come home to live after being on their own for a period of time
- **Commune**—couples, singles, and children sharing a home and household responsibilities
- **Couple**—a married man and woman who live alone
- **DINK**—acronym for Double Income No Kids; a dual worker/dual career couple with no children
- **Dual Worker/Dual Career**—the husband and wife (with or without children) both work or have careers outside the home
- **Grandparents and Grandchildren**—grandparents with or without legal custody who provide a home for and rear their grandchildren
- **Joint Occupancy**—Singles, couples, or families sharing a home
- **Live-Ins**—unrelated persons such as a nanny or boarder living with a single, couple, or family
- **Transracial**—members of a family who represent more than one race
- **Transreligious**—members of a family who represent more than one religion
- **Same Sex** (unrelated)—two or more unmarried people of the same sex

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living together

- **Sandwich**—families in which adults care for children and older parents

FAMILY FUNCTIONS

American families are in a state of transition. Less than 10 percent of American families are traditional families—those with the father in the work force and a mother in the home. This transition has had a great impact on the family and its functions. Family members may play many roles in their lives due to different careers, lifestyles, and family situations. It is often frustrating at times for family members to juggle daily job and/or school responsibilities and to keep up with home and family responsibilities and other commitments. This situation makes it increasingly difficult for families to perform their basic functions.

Every family situation is different. Families differ and so do their functions; however, all families need to provide similar basic functions in order to function effectively. Basic family functions include providing for its members' emotional fulfillment, security and acceptance, companionship, and commitment and learning behavior that is acceptable to the family and society through socialization. Families also establish lifestyles. Family functions can be divided into two broad classifications: expressive functions and instrumental functions.

Families differ and so do their functions; however, all families need to provide similar basic functions in order to function effectively.

Expressive functions of the family include interpersonal relations used in meeting the developmental, psychological, and emotional needs of its members such as being sensitive to each other's needs, encouraging and supporting each other, and communicating. Families also must maintain some degree of morality and loyalty and provide for the socialization of their children. Through socialization, families help members acquire basic personal disciplines such as acceptable standards of behavior, communication and interaction skills, attitudes, goals, and personalized values.

Instrumental functions of the family are decisions made in acquiring and managing resources. Resources must be managed in order to achieve goals. Goals give individuals and families a direction and purpose. When families formulate common goals, family harmony and individual satisfaction are usually enhanced. Instrumental functions include providing the essentials of food, clothing, and shelter as well as defining each family member's role, sharing home responsibilities, and assigning tasks. Establishing organizational skills enables individuals and families to get more things accomplished and have better control over their lives, making this ability an instrumental function of the family as well. Disorganization breeds stress, thus interfering with the basic functions of the family.

Expressive and instrumental functions are closely interrelated. Both are necessary for survival. Together they provide the basis of effective family functioning.

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ROLE IDENTIFICATION

All families are unique. Each family is made up of different groupings of people and each family member will have role expectations for the other members. Each member relates to the other according to a specific role and individual interpretation of how that role should be played. For example, children might see the role of their father as the family member who prepares the meals or see their mother as the family member who takes them to school. Children may be expected to assist with lawn care or other basic household chores. With more emphasis placed on role identification, difficulty could arise when family members are confused about their roles and family expectations.

Integrated roles are those roles that at one time were perceived as either male or female roles, but these roles are now shared by both. Examples of integrated roles include cook, breadwinner, gardener, and housekeeper. Integrated roles can create difficulties and distress due to society's expectations of certain family members; therefore, some family members might continue to perceive the male in the work force and the female working in the home. Each family must determine and negotiate its own role and specific style. A family that is striving to function effectively will work together to accomplish goals by actively integrating roles regardless of gender.

A family that is striving to function effectively will work together to accomplish goals by actively integrating roles regardless of gender.

FAMILY COMMUNICATION

Through communication, people learn how to live together. Through the communication process, family members learn about themselves and about each other. The family provides the training and development of communication skills. Children learn to communicate and are socialized through participation in family communication. The family influences a person's speech patterns and the formality of one's speech. A person's family background dictates his or her communication patterns. Some families are generally reserved in their verbal expressions and body gestures while others are more open in their verbal and nonverbal communication.

Family communication can be a complex process. The complexity varies from one family to another and from one situation to another. Each family handles discussions in its own way. While some families have brief, casual discussions, others may prefer a more structured atmosphere. Family communication also is influenced by the number of people involved, individual personalities, and the uncertainties that affect behavior. Positive interaction between family members as well as communication about every day stressors, problems, and achievements are important to effective family functioning.

The significance of the family relationship and communication is influenced by the degree of openness or self-disclosure between family members. ***Self-disclosure*** refers to people's sharing of information about themselves. Family members who share experiences and feelings with other family members promote self-disclosure in the entire group. Self-disclosure is influenced by the significance of a relationship. If individuals are indifferent toward each other, there is no reason for self-disclosure. Love, trust, and self-esteem promote self-disclosure. Self-disclosure is important for effective family communication. Effective family communication is necessary for families to function effectively.

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Parenting Styles

Family communication also is influenced by parenting styles. Not all parents have the same approach to parenting. Parenting styles affect family communication and family functioning. Parenting styles may vary from one situation to another, from one child to another, and from one parent to another. The parenting style used should be based on love and understanding, and the style chosen should be a combination of encouragement, respect, support, and limitations. Parenting styles can be categorized into three different groups: authoritarian, democratic, and permissive.

The parenting style used should be based on love and understanding, and the style chosen should be a combination of encouragement, respect, support, and limitations.

An ***authoritarian parent*** seeks to control through authority. The parent establishes specific guidelines, rules, and standards that must be followed by the child. This parenting style does not allow for flexibility or negotiations. The parent's role combines power and superiority while the child is obedient and submissive. Strict rules, threats and fear may be used to bring about the desired behavior of a child. Therefore, a close, affectionate relationship between parent and child is more difficult to achieve. Recognizing different parenting styles is important to educators because children from these homes have a difficult time showing creativity and determining self-direction because exploration has been discouraged at home.

A democratic home is one in which family members share in family decisions. Independence, decision making, and respect for self and others are encouraged. Contributions by all family members are important to achieve the right balance and family unity. The ***democratic parent*** clearly defines the limits of the child's behavior and explains both the expected behavior and the reason for it. Children raised in a democratic household learn self-confidence and cooperation. Children are encouraged to make decisions within limits established by parents and to be responsible for those decisions.

Permissive parents are the opposite of authoritative parents. They exert little control over their children. They love and care about their children but are usually not sure what rules they should enforce. Without guidance however, the child usually feels insecure and lacks self-direction. Inconsistency or lack of enforcing rules or guidance allows the child to make many of his or her own decisions. Sometimes the lack of parental guidance can lead to impractical, dangerous, and illegal decisions. Children raised in a permissive home are usually envied by their peers who may be experiencing

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the opposite discipline from their own parents. Children may enjoy the opportunity to make their own decisions; however, the child living in a permissive home wants some form of guidance, too.

It is important to note that most families are not clearly one style but are a combination of one or more styles. The parenting style used also may vary depending on the situation, the number of children involved, and the age of the children.

FAMILIES IN CRISIS

Many families are often in a state of crisis. A *crisis* is a turning point, a time when families are faced with a difficult decision, a big change, or a serious problem that will influence the course of their lives. Any abrupt change in family functioning is likely to cause a crisis. A crisis can be caused by happy or unhappy events. For example, the birth of a baby is a happy event. However, the birth of a baby may be an unhappy event if the baby is born developmentally disabled to parents that have limited resources to cope with the disabilities.

Maslow identified five levels of needs in the *Hierarchy of Needs*. These needs are physiological, safety, love and belonging, self-esteem, and self-actualization. All five levels must be met in order to achieve self-actualization. Likewise, all levels need to be met in order to function fully as a family. For example, families cannot function fully if they are worried about where they will get their next meal. Families which spend excessive amounts of time trying to meet basic needs are unable to strive for higher level needs.

Most individuals have their primary needs met. It is a difficult and constant challenge to become a self-actualized person. If a parent's attitudes about reaching self-actualization are negative, the effects also will be negative on other family members, thus interfering with the effective functioning of the family. These negative attitudes and lack of desire to achieve goals can trigger crises in some families.

People may bring on a crisis by their own actions, by the actions of others, including family members, or by natural causes such as death. All families will perceive events differently. A crisis for one family may not be perceived as a crisis to another. Possible crisis situations might include the following:
- parent's loss of a job
- parental divorce
- substance abuse by a family member
- death of a family member
- family violence

040

Parent's Loss of a Job

When a parent loses a job, financial resources are reduced. Resources may be in the form of monthly income, insurance benefits, retirement benefits, or other types of savings. This personal crisis for the parent can be difficult for the entire family. Some people may find it difficult to reestablish themselves in a career, therefore placing an additional burden on other family members. Families can work together to find practical and positive solutions to short-term problems. Single parent homes may have additional difficulties associated with losing a job. Families in this situation may have limited ***coping skills***, skills that enable families to deal with difficult situations, thus creating an additional crisis.

Parental Divorce

Divorce has become a common option for couples with marital difficulties. When a couple goes through the process of obtaining a divorce, all family members are affected. It is difficult to estimate the effects divorce has on a family because each member is influenced by several factors. These factors include the following:

- whether one or both partners desire the divorce
- the quality of the marriage before the divorce
- circumstances for the divorce
- couple's attitude toward marriage
- the amount of emotional involvement between the couple

It was once believed that children were better off with their parents remaining married than if their parents divorced—regardless of the amount of tension and conflict in the home. A divorce may in fact be a relief to everyone involved and the best solution in certain situations. Nonetheless, divorce is difficult on all family members regardless of the circumstances.

People may exhibit a variety of feelings during the divorce process and after the divorce. These feelings may include the following:

- lack of self-worth
- depression
- sense of failure
- alienation
- fear of being alone
- inability to establish a close, intimate relationship

Divorce may be difficult for children. Children sometimes blame themselves and are confused about what is happening. They may fear that they will be sent away, replaced, or abandoned. The family has been their most basic point of stability since birth. A functional family strives to maintain this stability even though the family structure has changed.

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Children sometimes blame themselves and are confused about what is happening.

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Substance Abuse by a Family Member

In families, substance abuse may occur with parents or teens. Substance abuse refers to abusing the use of alcohol, tobacco, or drugs. The use of these substances may not only form habits that are harmful to a person's health, they are often illegal. Many people decide to use mind-altering substances such as alcohol and drugs because of peer pressure, inability to deal with family problems, or pressures from society.

Substance abuse is not limited to illegal substances. Both legal and illegal substances are abused. Many people misuse prescription drugs and over-the-counter drugs. Some feel that using one or more of the substances will help them escape their problems. Other reasons people may use or abuse substances include the following:
- tensions at home or work
- abusive relationships (physical and emotional), both past and present
- financial difficulties
- lack of communication among family members

The use of alcohol, tobacco, and drugs may create serious health problems and lead to addiction. ***Addiction*** can be characterized by a change in personality traits, personal habits, and excessive use of alcohol, tobacco, or drugs. Abusers are likely to become irritable, less tolerable, and less pleasant.

For more information on substance abuse, refer to the Substance Abúse module in Unit Two, Module E.

Death of a Family Member

Death in any family can cause a crisis. The death of a spouse transforms a family into a single-parent family, adding new obstacles to overcome. Redefining goals and making appropriate adjustments may be a primary concern for the new single parent.

Current issues and problems related to the death of a family member include the following:
- funeral arrangements and costs
- wills
- life insurance
- rights of the terminally ill
- loneliness of the widowed person

Families are best able to cope with the death of a family member if they can share their feelings openly with each other.

Family Violence

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Family violence refers to using physical force against another family member or threatening to use force to make the other family member carry out an act. Violence against a marital partner is called ***spouse abuse***. Violence against a child under the age of eighteen is called ***child abuse***. Both types of abuse also may include verbal abuse and neglect. Family violence causes suffering among family members and disturbs its expressive functions.

Verbal abuse causes psychological and emotional pain. Examples include calling a person "dumb," "stupid," or "no good." This type of abuse is difficult to identify because it leaves no broken bones or scars. It does, however, destroy a person's self-esteem. Physical symptoms such as stomach pains, skin rashes, and headaches may appear as a result of emotional abuse.

Neglect includes the failure to provide basic needs such as adequate food, clothing, shelter, health care, or adequate supervision of children. At times, a family may not be able to afford to provide the basic needs of the family, or parents may be preoccupied with their own problems and not pay attention to the other family members. This too, is considered neglect.

Several factors may cause a family member to turn to violence including the following:

- to gain power over others
- to gain respect, even if based upon fear
- to gain control
- an overreaction to anger or stress
- cyclical reasons—the abuser was abused as a child

Inflicting bodily harm is the most visible form of violence. However, all types of violence or abuse deprive the injured individual with the love and encouragement necessary for the development and maintenance of a healthy personality.

Some families are able to deal with the crisis through communication, patience, and time.

For more information on family violence, refer to the Child/Spouse/Elderly Abuse module in Unit Two.

Crisis Resolution

Families in crisis become dysfunctional unless they find a way to cope with the crisis situation in a constructive way. Some families are able to deal with the crisis through communication, patience, and time. Some crisis situations are too complex for the family to handle alone. When this type of crisis occurs, a family needs information or assistance from others. Information and assistance are available from the following:

- extended family members
- hot lines
- professional services such as Alcoholics Anonymous, the National

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Runaways Hot line, and HOSPICE
- self-help groups such as group counseling
- professional counseling
- religious support groups
- YWCA and YMCA
- school counselor, nurse, or teacher

GRADES 7 & 8

Notes

- Display transparency 7A1, Functions of a Family. Lead a class discussion to help students understand these functions and how a family fulfills them. Instruct students to record the functions and any notes regarding them.

- Write the word *family* on the chalkboard. Have students identify family traits that begin with each letter in the word *family*. Have each student classify each trait as good or bad. Lead a class discussion on how these traits affect each person in a different way. QUESTIONS: Why is it that some students classify specific traits differently? How can negative traits be changed to positive ones?

- Display transparency 7A3, Types of Families. Define each type and have students record the definition of each. Divide the class into groups, and have each group develop a brief skit or role play activity in which a certain type of family is portrayed. Have groups perform their skit or role play for the class.

- Display transparency 7A3, Types of Families. Instruct students to look through magazines and newspapers to find advertisements that depict families. Have students keep a tally of the number of ads that depict each type of family. Also instruct students to record the names of the magazines. (Try to provide a variety of magazines.) QUESTIONS: How many children are usually included in families? Which family type is most portrayed in the advertisements? Why do you think this is so? Do you think the target audience of the magazine determines the type of family portrayed in the advertisement? Why? If you were an advertiser for a product a family would use, what type of family would you portray? Why?

- Write the word *divorce* on the chalkboard or overhead projector. Instruct students to list the feelings and attitudes one might exhibit following a divorce. Have students find pictures in magazines that portray these feelings. Lead a class discussion about both the pictures and the feelings they exhibit. QUESTIONS: What emotions may people go through during and after divorce? How does divorce affect family relationships? self-concept? lifestyle? finances? How may a child feel toward the absent parent? toward the parent with whom he or she lives? Why do some children feel they are responsible for their parents' divorce? Is divorce ever the best solution in certain situations?

- Assign students to view at home a television sitcom based on single-parent a family. Instruct students to write a one-page paper about the relationships they observed in the show between parent and children and between siblings. Also have students evaluate the influence of other adults. Have volunteers share their papers with the class.

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GRADES 9 & 10

- Write the word *family* on the chalkboard or overhead projector. Instruct each student to think of a word for each letter in *family* that best describes his or her family. Instruct students to record the words. Have volunteers share their lists with the class. Lead a class discussion on how and why families differ yet still perform the same roles. QUESTIONS: Why do similarities and differences exist between different families? How is the way a family functions affected by culture? health? education? How do family traditions affect the way a family functions? family celebrations? occupations or careers? Why? How do interpersonal relationships within families differ?

- Display transparency 7A2, Parenting Styles. Divide the class into groups. Assign each group a different parenting style to role play for the class. Following each group's presentation, have the class discuss that particular parenting style. QUESTIONS: How might each of these parenting styles affect a child? Is one parenting style the best style? Is the same parenting style appropriate for all children? in all situations? In what situations might each parenting style be the most appropriate? least appropriate?

- Divide students into groups—one for each type of family. Ask each group to devise a creative way to depict their family structure and present it to the class. Students may develop a skit, draw a mural, make a collage, design a bulletin board, or write a story or poem.

- Write the word *divorce* on the chalkboard or overhead projector. Instruct students to list the feelings and attitudes one might exhibit following a divorce. Lead a class discussion about how divorce affects the entire family and how such feelings and effects might be dealt with. QUESTIONS: Is divorce always negative? Why? How might family members deal with feelings and attitudes involved with a divorce?

- Lead a class discussion on family harmony and role interpretation. Have students describe situations they have noticed in their family where differences in role interpretation by family members have resulted in conflict. QUESTIONS: How did each person involved interpret the conflict? How could such conflict be resolved?

- Divide the class into groups. Instruct the groups to list the characteristics of a fully functioning family. Have students share their lists and discuss the differences. Add any characteristics that the students might not have listed. QUESTIONS: Must all of the characteristics listed be present in order for a family to function effectively? Why? Does every family have the same needs? Do the characteristics of a fully functioning family remain the same throughout the family life cycle? Why?

GRADES 11 & 12

Notes

- Write the word *crisis* on the chalkboard or overhead projector. Define the word. Lead students to brainstorm to identify specific crisis situations. Display transparency 7A5, Families in Crisis. Divide the class into small groups. Assign each group one crisis situation. Have them identify coping strategies for families to deal with the assigned situation. Have students report their solutions to the class. QUESTIONS: How might each of these situations affect the family? What difficulties might each crisis create? Where might a family go for help with coping during the crisis?

- Provide resources or instruct students to use the library to locate information on the changes in percentages of families headed by two parents, families in which the mother is the single parent, those in which the father is the single parent, and families with no children and/or the changes in the number of children per family. This information may be obtained from the United States Census Bureau. Divide the class into groups and have each group list reasons why they feel such changes have occurred. Have students share their reasons with the class. QUESTIONS: Is the family on its way out or will it be strengthened? What do the statistics tell us about U.S. families? What will families be like when you have a family? How can diversity in family situations be a good thing?

- Have students obtain current books and articles that discuss the future of the family. Debate such topics as test-tube babies, parenthood by special permission, surrogate mothers, or the possible future of the family.

- Prepare a cooperative learning experience that will allow student groups the opportunity to write, produce, and present instructional materials about the family. Ask each group to present a finished product to the class. Have the groups participate in public relations activities by presenting the material to others. Instruct each student to write a paragraph that summarizes his or her feelings about the project. (This strategy can be integrated into a youth organization activity).

ANY GRADE

- Instruct students to keep a daily record for one week of the roles or duties they see family members fulfilling. Also instruct students to list the roles they feel family members should fulfill. Have students write papers regarding their observations. Some questions they might answer in their papers include the following:
  - How did these roles affect family members in their everyday routines?
  - Were these roles advantageous to how the family functions? Why?

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- Have students view a movie or television sitcom in which the father portrays a nurturing role. (Example shows include *Three Men and a Baby, Family Ties, Full House, The Cosby Show, Who's the Boss,* and *My Three Sons*). Have students write a brief essay about how the father is viewed by the media, entertainment, and the general public. Resources include newspapers, magazines, and television commentaries. Instruct students to include their own opinions of the father role. Have volunteers share their essays with the class.

- Lead a class discussion about current television shows based on single-parent families. Have students note similarities in the composition of the family group, the relationships between parent and children, the relationships between siblings, and the influence of other adults. Have students view a videotape of a television show family of the 1950s and 1960s. QUESTIONS: To what extent do you feel the families portrayed in current shows are similar to families in real life? Are there any differences in the families on television shows of the 1950s and 1960s and the current shows? If so, how do you account for these changes?

- Display transparency 7A3, Types of Families, and lead a class discussion on the different types of families. Have students interview a classmate and a friend not in class. Instruct students to ask questions to determine the following:
  - Type of family
  - Number of children in the family
  - With which parent the siblings live
  - Cities the parents live in
  - Schedule of visitation

  Have students add up categories to get the results of the interviews. Have students determine the numbers of each type of family. Lead a class discussion about the results of the surveys. QUESTION: What are the advantages and disadvantages of each type of family?

- Divide the class into groups. Have each group give specific examples of how they help their families function effectively. Students should then identify specific ways they could help their families in the future. Have each group present their ideas to the class.

- Lead a class discussion on the strengths and weaknesses of families including traditional, single parent, blended, foster, family of one, adoptive, boomerang, commune, DINK, and others. Instruct students to concentrate more on the strengths, but also have them identify ways the weak points could be strengthened.

- Review expressive and instrumental functions of the family. Display Transparency 7A4, Ways You Can Help Your Family Function More Effectively. Lead a class discussion about the importance of the methods listed and how they relate to effective family functioning. QUESTIONS: Are the methods listed expressive or instrumental functions of the family? Could they be both? Why? What would happen if all but one member of the family followed the methods listed on the transparency? What if only one member followed the methods? What are some other ways students can help their families function more effectively?

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- Invite a family counselor to speak to the class about ways he or she helps families function more effectively. Guide students in writing questions prior to the presentation.

- Have students write an account of a true or fictional family crisis. Have students include a description of events that led to the crisis and the ways family members coped with the crisis. QUESTIONS: What events led to the crisis? Why was the problem a crisis? How did the family cope with the crisis? What resources did the family use to deal with the crisis?

- Display transparency 7A5, Families in Crisis. Divide the class into groups, and assign a crisis situation from the transparency to each group. Instruct students to create a case study for their assigned crisis situation. Have students write a description of each family member, a brief family history, and a description of the crisis situation. Instruct students to identify possible solutions for the family. Have elected group leaders share information with the class.

- Instruct students to write a paper about a favorite television show parent. Have students explain why the parents are their favorite, what special parenting characteristics they have, how the characteristics are perceived by the television family, and how the student might incorporate the parenting characteristics when he or she begins a family.

DIRECTIONS: Review the terms associated with effective family functioning by completing the following sentences. Unscramble the letters to form the most appropriate word(s) to complete each sentence.

1. denxetde	A/an ______________ family includes one or more relatives living with the nuclear or single-parent family.
2. rsofet	______________ families provide full-time care for someone else's child for a designated period of time.
3. camedcrtio	The ______________ parent clearly defines the limits of the child's behavior and explains both the expected behavior and the reason(s) for it.
4. yalifm	A/an ______________ is a group of people who reside together.
5. rculena	A/an ______________ family consists of a mother, father, and one or more children.
6. evsimripse	______________ parents exert little control over their children.
7. lniegs tranpe	A/an ______ _______ may be any individual who has never married and had or adopted a child; has separated or divorced from his or her spouse; has a spouse that has spent an extended amount of time away from home; or has experienced death of a spouse.
8. tarhinuioatra	A/an ______________ parent establishes specific guidelines, rules, and standards that must be followed by the child.
9. elnbdde	______________ families are composed of the two people who married and their children from other marriages.
10. yifmal fo noe	A/an ______ ___ _______ creates unique circumstances in which one's individuality may last for only a brief time or for their entire adult life.

DIRECTIONS: Many feelings and emotional changes occur during or result from a divorce. In each shape, write a definition of the feeling listed and some ways a person can effectively overcome or deal with that feeling. On the next page, draw your own shapes and list additional emotions that a person might feel after divorce. Fill in the shapes as you did on the first page of this activity.

Confusion

failure

anger

alienation

depression

LACK OF SELF-WORTH

DIRECTIONS: In the blank to the left of each numbered item, write the letter of the answer that best completes each sentence.

______ 1. A child in a/an ______ home might feel insecure and may lack in self-direction.
A. democratic
B. foster
C. permissive
D. authoritarian

______ 2. A family that provides full-time care for someone else's children.
A. foster family
B. family of one
C. extended family
D. nuclear family

______ 3. A/an ______ in a family may be brought on by one's own actions or by the actions of other family members, outsiders, or natural forces.
A. argument
B. crisis
C. relationship
D. break-up

______ 4. A/an ______ is a group of people who reside together.
A. gang
B. bunch
C. family
D. team

______ 5. A/an ______ family includes one or more relatives living with the nuclear or single-parent family.
A. loving
B. foster
C. blended
D. extended

______ 6. ______ parents are always in control.
A. Permissive
B. Authoritarian
C. Democratic
D. Foster

______ 7. ______ roles are those that are shared by both males and females in a dual career family.
A. Integrated
B. Dual
C. Family
D. Sibling

______ 8. A/an ______ family consists of a mother, father, and one or more children.
A. foster
B. nuclear
C. extended
D. caring

______ 9. Independence, decision making, and respect for self and others are positive outcomes from a ______ home.
A. republican
B. democratic
C. permissive
D. authoritarian

______ 10. Most single-parent families are headed by_______ .
A. fathers
B. mothers
C. grandmothers
D. other relatives

Parenting and Child Care Skills: Functioning Effectively as a Family

DIRECTIONS: Review the information related to effective family functioning by completing this activity. Use complete sentences.

1. Identify and describe six different types of families.

2. Explain what a crisis is and give several examples of crisis situations within the family.

3. What are the differences between the three parenting styles?

4. What are integrated roles and how do they affect the functioning of a family?

5. Explain some of the feelings and behavioral and emotional changes that are often exhibited by the couple and/or their children following a divorce.

6. Describe why there is a need for individual and family life education. (Incorporate your own opinion in your answer.)

DIRECTIONS: Read and analyze the following case study to identify possible solutions to a family crisis situation. In the space provided below, identify major problems that the family is experiencing as a result of their situation and identify possible, practical, and positive solutions to that crisis.

Omar is a senior in high school and hopes to attend State University in the fall. Both of his parents graduated from State U as did his older sister and grandfather. Omar's father recently lost his job at J & S Oil Company where he had worked for twenty-two years. Omar's father is having difficulty locating another job, and it is becoming more and more difficult to pay the bills. Omar's mother has never worked outside of the home and is quite distressed about the thought of doing so. She has been so distressed that she has begun drinking quite heavily and has asked her physician for some type of medication to help "calm her nerves."

Omar has increased his work hours to help make his car and insurance payments, generate spending money, and put some money aside for his college expenses. He works at a local grocery store from 4 to 9 P.M. on Monday, Wednesday, Thursday, and Friday evenings and from 7 A.M. to 2 P.M. on Saturdays. Omar is concerned about his parents, maintaining his grades so that he can get accepted to State U, his work schedule, and his girlfriend, Jenny (whom his parents are not terribly fond of). She is getting upset because she feels that Omar is spending too much time with his family and work and not enough time with her.

Functions of a Family

Education

Protection

Affection

Religious Education

Economic Security

Procreation

Recreation

Adaptation

PARENTING *Styles*

AUTHORITARIAN

parents seek to control through authority by establishing specific guidelines, rules, and standards that must be followed by the child

DEMOCRATIC

parents clearly define the limits of the child s behavior and allow child to make his or her own decisions within those limits

PERMISSIVE

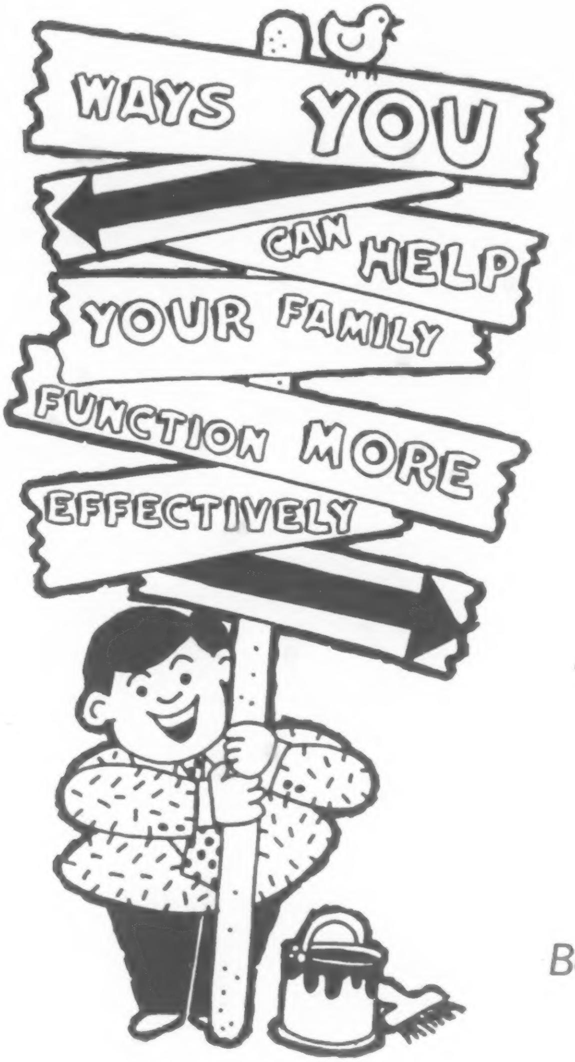
opposite of authoritarian, parents exert little control or guidance over their children

Types of Families

Traditional or Nuclear	Consists of a mother, father, and one or more children.
Extended	Is made up of nuclear or single-parent families plus other relatives such as grandparents, aunts, uncles, and cousins.
Single parent	Includes only one parent, the mother or the father, who lives with the children. Single parents may be divorced, widowed, unwed, or abandoned.
Blended	Includes the two people who married and their children from other marriages.
Foster	Includes parents who provide full-time child care for someone else's child for a designated period of time.
Family of one	Consists of one person.

Do your share of the work

Compliment family members


WAYS YOU
CAN HELP
YOUR FAMILY
FUNCTION MORE
EFFECTIVELY

Participate in family discussions

Have a positive attitude

Plan ahead

Be supportive

Be flexible

Remember that no one is perfect

Families in Crisis

Parent's Loss of a Job

Divorce

Substance Abuse by a Family Member

Death of a Family Member

Family Violence

7A1

Notes

1. extended
2. foster
3. democratic
4. family
5. nuclear
6. permissive
7. single-parent
8. authoritarian
9. blended
10. family of one

7A2-7A3

Answers will vary.

7A4-7A5

1. C
2. A
3. B
4. C
5. D
6. B
7. A
8. B
9. B
10. B

7A6-7A7

1. Examples of types of families include the following:
   - nuclear—consists of a mother, father, and one or more children
   - extended—includes one or more relatives living with the nuclear or single-parent family
   - single-parent—any individual who has never married and had or adopted a child; has separated or divorced from his or her spouse; has a spouse that has spent an extended amount of time away from home; or has experienced death of a spouse
   - blended—composed of two people who marry and their children from other marriages
   - foster—provides full-time care for someone else's child for a designated period of time
   - family of one—a family consisting of one person

2. A crisis is a turning point, a time when families are faced with a hard decision, a big change, or a serious problem that will influence the course of their lives. Specific crisis situations might include the

Notes

following:
- a parent's loss of a job
- parental divorce
- substance abuse of a family member
- death of a family member
- family violence

3. **Authoritarian parents** seek to control through authority. The parent establishes specific guidelines, rules, and standards that must be followed by the child.
   Democratic parents clearly define the limits of the child's behavior and explain both the expected behavior and the reason for it.
   Permissive parents exert little control over their children.

4. Integrated roles are those roles that are shared by both males and females in a dual career family. Trying to balance these roles is hard and often creates difficulties and distress.

5. Some of the feelings that may be exhibited during the divorce process and/or after a divorce include the following:
   - lack of self-worth
   - depression
   - sense of failure
   - alienation
   - fear of being alone
   - inability to establish a close intimate relationship

   A child's grief over the loss of a parent and the family unit often results in emotional and behavioral changes that might include:
   - intense anger
   - aggressiveness
   - withdrawal
   - hyperactivity
   - feelings of frustration
   - confusion

6. Answers will vary but should include something about how parenting education allows both parents to bring forth ideas, beliefs, and expectations of parenthood that can help a couple reach a positive attitude and a mutually acceptable idea of parenting.

7A8

Answers may vary.

Notes

UNIT 7

Module B

School-age Parenting

Take time to read between the lines.

Concerns regarding the number of adolescent pregnancies and school-age parents have escalated in recent years and extended into all areas of today's society. Concerns include the health and well-being of both the adolescents and their children, the economic strains placed on the government, the drop-out rate of school-age parents, and the future and opulence of the nation.

As a teacher, your interaction with students can play an important role in educating them about the short- and long-term effects of school-age pregnancy and parenting. The ability to be more aware of problems in society and work toward realistic solutions to these problems is an important life skill. Assisting students in attaining this skill is vital to their own future as well as that of the nation.

The concern over adolescent pregnancy and parenting has increased with the growing number of adolescent parents. The financial, social, and emotional strains that adolescent pregnancy and parenting place on society will continue to escalate. Educating people about the effects of adolescent pregnancy and parenting hopefully will make more people aware of the problems and more willing to work toward viable, realistic solutions. It is important to focus on breaking the negative cycle of "children having children" and promoting positive outcomes for society and adolescents.

Educating people about the effects of adolescent pregnancy and parenting hopefully will make more people aware of the problems and more willing to work toward viable, realistic solutions.

If more and more adolescents become sexually active and continue to believe the "it could never happen to me" theory, the number of teenage pregnancies will continue to increase. Approximately one million females under the age of twenty become pregnant each year in the United States. Most are unmarried. Almost one-half of these girls will give birth and keep their babies. A small percentage of pregnancies end in miscarriage, and

Notes

approximately 2 to 4 percent release their babies for adoption. The other 35 to 40 percent of adolescent pregnancies end in abortion. The birth rate among adolescents in this country is the highest among all industrialized nations in the world. For the past several years, Texas has had the largest number of births to females under the age of fourteen and the third highest rate of pregnancy among fifteen- to nineteen-year olds in the country.

When adolescents become parents they are usually unprepared financially to support their child.

The financial burdens that society faces in dealing with this problem are great. Both parents should be responsible for supporting the children they produce; however, when adolescents become parents they are usually unprepared financially to support their child. The majority of adolescent parents have poor basic academic skills and are educationally deficient. This leads to poor job prospects and possibly a lifetime of poverty and reliance on public assistance. With the foundation of our society based more and more on information and knowledge, there will be few jobs in the future for people who cannot read, write well, or follow instructions.

The cost of prevention and education in the case of adolescent pregnancy is less expensive than the harm that can be incurred from ignorance.

In 1988, the state of Texas spent an estimated $21.1 million on welfare payments to adolescent mothers. Every month approximately twelve thousand mothers with their sixteen thousand children receive Medicaid and Aid to Families with Dependent Children benefits. The amount of money spent on infants born with health problems is astronomical. Many of these health problems could be reduced by educating adolescent mothers about the importance of taking care of themselves and their babies before giving birth and hopefully before becoming pregnant. Certainly the cost of prevention and education in the case of adolescent pregnancy is less expensive than the harm that can be incurred from ignorance.

ALTERNATIVES

Responsible sexual behavior comes hand-in-hand with maturity. Although the adolescent body says it is ready to produce a child, the adolescent mind may not be as mature. When an adolescent has sexual intercourse before he or she is mentally and physically ready to cope with the consequences, it may be a difficult choice and result in the following:

- exposing herself or himself to a sexually transmitted disease
- experiencing an unplanned pregnancy
- acquiring an undesirable reputation
- expecting more from the relationship than his or her partner wants to give
- lowering self-esteem

While most adolescents are preparing for their futures and the responsibilities of adulthood, adolescent parents are actually faced with these responsibilities. A young pregnant woman will usually have four options to consider after discovering she is pregnant. She may decide to have the baby and release the baby for adoption, she may have the baby and rear it alone, she may have the baby and marry the father, or she may terminate the pregnancy by having an abortion. All of these options have advantages and disadvantages, but ultimately it will be the young woman who must make the decision about the child. The adolescent father may also actively participate in this decision-making process.

It is important to encourage adolescents to practice ***abstinence***, or not having sexual intercourse or sexual relations of any kind, so that they will not have to deal with a school-age pregnancy. Sex is becoming more and more risky. Many health care providers and researchers are now saying that there is no such thing as "safe sex." ***Safer sex*** can be defined as sexual relations in which precautions are taken to prevent the spread of disease and decrease the chance of becoming pregnant. Making the decision not to have sexual relations of any kind is the only 100 percent effective method of not contracting a sexually transmitted disease or facing an unplanned pregnancy.

Notes

It is important to encourage adolescents to practice abstinence, or not having sexual intercourse or sexual relations of any kind, so that they will not have to deal with a school-age pregnancy.

When adolescents are faced with an unplanned pregnancy, support for both young parents from family members, friends, and other adult role models is very important. Because adolescent parents are young and inexperienced, they are usually very dependent on their families. A pregnancy can be traumatic for the entire family, but it is essential for the persons closest to the young parents to provide as much support as possible. Parents of adolescents may show great interest in their child's decision about the pregnancy and baby. Other parents may alienate, criticize, and abandon their child during this time of great need.

HEALTH RISKS

Giving birth to a baby can be detrimental to a pregnant young woman's health and her baby's health. Because many adolescent females are not fully grown before they become pregnant, and they tend to be unpredictable risk takers, they are poor candidates for pregnancy. The tasks of eating a healthy, balanced diet; getting adequate exercise and rest; and getting early and continual prenatal care are all necessities for pregnant women. Some of the following medical complications are more likely to occur with adolescent expectant mothers and their babies than with adult mothers and their babies:

- ***toxemia*** (also known as eclampsia)—poisonous toxins develop in the mother's blood stream, the mother's blood pressure rises to alarming heights, and she retains large amounts of fluid; bed rest (usually hospitalized) and reduction of salt in the diet are the normal treatments; can be fatal to the mother
- ***anemia***—reduction in the number of red blood cells, may cause weakness and fatigue, could be dangerous during childbirth if the mother begins hemorrhaging; most women take a vitamin supplement recommended by their health care provider that provides additional iron which helps produce red blood cells
- ***premature labor***—contractions of the uterus begin before the baby is ready to be born, membranes rupture releasing the fluids that help protect the fetus; bed rest and tranquilizers may be prescribed to stop the

Notes

contractions and prevent the baby's birth

- ***cephalo-pelvic disproportion***—the mother's pelvis has not finished growing and is not large enough for the baby's head; a cesarean section is usually performed when this occurs
- ***prematurity***—adolescents have a greater tendency to deliver their babies prematurely (before thirty-five weeks of gestation) because of a lack of prenatal care, poor nutrition, and other bad health habits such as smoking, drinking alcohol, and taking unprescribed and illegal drugs
- ***increased neonatal and infant mortality***—may be an outcome of prematurity and low-birth weight, may also be directly related to the socioeconomic well-being of the mother

The younger the adolescent young woman, the greater her chances of having complications during pregnancy and delivering an unhealthy baby.

The younger the adolescent young woman, the greater her chances of having complications during pregnancy and delivering an unhealthy baby. These complications also are greater for adolescents who have their second or third child before reaching the age of twenty.

There has not been a great deal of research on the children of adolescent parents, but it has been noted that a majority of these children grow up in poverty. Some studies show these children at lower levels of intellectual and social skills than children born to adult parents. These findings may be based on socioeconomic factors rather than the actual age of the parents.

CONTRACEPTION

Contraception is any method used to prevent a pregnancy from occurring. There are many different forms of contraception, such as condoms, the birth control pill, Norplant, and spermicides, that vary in their effectiveness. However, the most effective form of contraception is abstinence. As stated previously, abstinence is refraining from sexual intercourse, not having sex. By abstaining from sex, individuals can be sure they will not become pregnant or impregnate someone.

Children develop and grow best in a loving home with both a mother and a father's attention. Unfortunately, this is not the most common environment for children of adolescent parents. Child rearing is very costly and takes an inordinate amount of time. Many adolescents do not think of these important aspects of child rearing during a passionate moment that may lead to unprotected intercourse or improperly used contraception during intercourse. Because so few adolescents use reliable contraceptives, over half of them become pregnant within six months of first intercourse.

Unfortunately, many adolescents do not use any form of reliable contraception.

Unfortunately, many adolescents do not use any form of reliable contraception. They believe it is wrong to plan to have sex, do not think about planning to use contraception, or feel that it is unromantic to stop and think about contraception. Adolescents also are inclined to believe they are invincible, and that nothing bad is going to happen to them.

Many adolescents believe different myths about becoming pregnant. These myths are rampant among this age group and are seldom based on any facts. The following are just a few of the standard myths that have been around for awhile. Adolescents may believe they cannot get pregnant:

- the first time they have intercourse
- if they have intercourse while standing up
- if the female douches immediately after intercourse
- if the female douches with a soft drink immediately after intercourse
- if the female is on top during intercourse
- if they have infrequent intercourse
- if the female drinks ice water immediately after intercourse
- if the male places a rubber band around his penis before ejaculation
- if the male withdraws his penis from the vagina before ejaculation

Education is the best way to help students realize that any type of sexual activity where the sperm have a chance to enter the vagina may result in pregnancy. Additional information on contraception can be found in Unit 2 Module F, Sex Education.

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Education is the best way to help students realize that any type of sexual activity where the sperm have a chance to enter the vagina may result in pregnancy.

PARENTING PROGRAMS

Nationwide, adolescent parents are being encouraged by parenting programs to take active roles in the rearing of their children. A trend involving the father in programs and in his child's life is being seen in this country. Both parents should be financially and emotionally responsible for the children they produce. By involving both parents in educational programs, a reduction in poverty and a reduction in abuse and neglect may soon be evident.

Both parents should be financially and emotionally responsible for the children they produce.

Becoming a parent can be one of the most exciting, life-altering events that two people share. Deciding to become a parent is a decision that should be made with great care and thought through by both partners. Many parents agree that raising a child to adulthood in today's society is one of the biggest responsibilities and challenges they ever have faced. Confronting these responsibilities and challenges as an adolescent may appear insurmountable and overwhelming.

Parenting is not a skill that comes naturally to everyone, and it may be especially difficult for adolescents. The children of these adolescents may suffer from neglect and abuse because their parents are ignorant of the proper ways to care for them. Educating adolescent parents about parenting can be very beneficial to the child, the parents, and society. Educational programs offered through the public school system, the extension service, private industry, and other community organizations such as the YWCA, YMCA, and the Junior League, can be very beneficial to adolescent parents. Knowledge of how to change a diaper, how to heat a bottle, how to determine when a child should be taken to the doctor, and determining age-appropriate activities for children are just a few areas that may be covered in educational

Notes

programs for young parents.

Programs for adolescents who are pregnant and/or parents are becoming more widespread. According to the Texas State Board of Education, the goals of these programs are (1) to ensure that students who are pregnant or parenting remain in school to earn the credits required for graduation from high school and (2) to encourage former students who dropped out of school because of pregnancy or parenthood, to return to school and continue their education. For most programs to meet these goals the following components would need to be in place:

- enrollment in academic activities
- training in parenting and child development
- transportation
- child care
- counseling support
- pre-employment activities
- coordination with outside agencies

NOTE: The following school-age parenting resources are available from the Home Economics Curriculum Center, Box 41161, Texas Tech University, Lubbock, Texas, 79409-1161:

- *Parenting Education for School-Age Parents*
- *Successful Parenting for School-Age Parents Reference Book*
- *Successful Parenting for School-Age Parents Teacher's Resource Guide*

Notes

GRADES 7 & 8

- On the chalkboard or overhead projector, list the potential health risks involved for both a young pregnant woman and her baby. Have students read references to determine what methods of prevention can be taken to eliminate or curb the risks of adolescent pregnancy for the mother and baby.

- Show an audiovisual about young fathers or public service announcements regarding the obligations of teen fathers and child support. After the presentation, ask students how they feel about these fathers. If there are any adolescent parents in the class, have them comment on the importance of a father's involvement with his child. QUESTIONS: What are the characteristics of a good father? How does one ensure that an ongoing relationship will develop between a father and his child? Why is this kind of relationship more difficult to depend on when the father is an adolescent?

- Show an audiovisual in which adolescent parents tell their stories of pregnancy and parenting. Have students write a paragraph describing what they think the most difficult aspect of being pregnant or a parent would be for them and why. Have students write an additional paragraph stating how being pregnant or having a baby right now would affect their future plans. Ask students who are comfortable with this assignment to read their paragraphs to the rest of the class.

GRADES 9 & 10

- Assign groups of students one of the following comments on adolescent pregnancy:
  - He made his bed, now he can lie in it.
  - Adolescent parents need all of the help society can give them.
  - Maybe having a baby will teach her a lesson.

  Ask each group to research the issues behind the comment assigned and prepare to defend the comment to the rest of the class. Groups should prepare written background on why comments like these are made, by whom they are made, what the facts are behind the issue, and how society views the issue currently and has viewed it in the past. QUESTION: How will each issue be resolved in the future?

- Read the following story to the class: "Pat and Bill have been dating for two years. Their relationship has been deteriorating somewhat over the past few months, and Pat is afraid Bill might want to date other girls. Pat wants to be with Bill for the rest of her life. She decides to stop taking her birth control pills in the hopes of getting pregnant by Bill. If she were pregnant, she believes he would automatically stay with her and maybe

Notes

even marry her. This is what Pat really wants and decides pregnancy is the only way to hold on to Bill forever." Ask students to write an ending to Pat and Bill's story that might occur in a month and another ending that might occur in a year. Have volunteers read their stories to the class. Ask students to respond to some of the endings by voting on the most realistic ending, the most creative ending, and the most tragic ending. Keep tallies on the chalkboard or overhead projector so authors can receive credit for writing an award-winning story.

- Have students interview parents who started their families at different stages in their lives. Students should interview three parents: one who was a teenager, one who was in his or her twenties, and one who was in her or his thirties or forties, when having a first child. Students can use the transparency 7B1, Beginning Parenting: When is the Best Time?, as a guide for their interviews. Once the interviews are complete, have students write an essay that describes the kind of parent they would be now, five years from now, and fifteen years from now.

- Invite a child psychologist to come to the class and discuss the emotional, social, and intellectual concerns of children of adolescent parents, children of a single parent, and children raised by a grandparent. QUESTIONS: What can a single parent do to counteract any negative aspects of rearing a child alone? Why do children benefit from the love and affection of both parents?

GRADES 11 & 12

- Have students research the way tax dollars, both federal and state, are spent on adolescent pregnancy. Ask students to design a chart comparing that amount of money to the amount of tax money spent on something totally unrelated such as the prison system or the space program. Have students present their charts to the class, and then post them on the bulletin board.

- Have students list the components necessary for a successful school-age parenting program. Review the components asking students why they are important. Lead students to brainstorm any additional realistic ideas that might be included in a program for school-age parents. Then brainstorm unrealistic ideas that would resemble a "wish list" for parenting programs. QUESTIONS: Why are the suggestions on the wish list unrealistic? What obstacles must one face when trying to implement some of these ideas (both realistic and unrealistic)?

- Divide the class into groups and ask each group to research the statistics for adolescent pregnancies and births in the community, county, and state. In addition to statistics, have students research the different agencies available from which adolescent parents can receive aid. Have students design a chart or model to depict the statistics and present it to

Notes

the class. A list of the agencies, with the addresses, and type of aid they provide should be included in the presentation.

- Display transparency 7B2, Prerequisites for Having a Healthy Baby. Lead a class discussion on the importance of each of the prerequisites listed. Have students consider the many changes in their life that would have to be made if they were expecting a baby. QUESTIONS: Will you be able to make the many sacrifices necessary for a healthy, happy child? How would you encourage a friend who was pregnant to change her habits so she could have a healthy baby?

ANY GRADE

- Show the class excerpts from popular television shows that deal with families and adolescence. Have students make notes during the presentation of the types of difficult situations parents must deal with when raising adolescents. Students also may relay a real situation in their own home or one that they have heard about. Suggest the students contemplate being in their parents place for about five minutes. Have them imagine dealing with adolescents on a daily basis. Then have students imagine themselves as parents today, dealing with their own children. QUESTION: How will rearing adolescent children in the future differ from the way your parents rear you today?

- Write the situations from transparency 7B3, Choices We Make, on slips of paper and place them in a basket. Divide the class into groups and have one student from each group draw a situation from the basket. Have students prepare ~~a skit about the statement~~ they have chosen, answering the question included in their statement. Students may need to spend additional time outside of class preparing their skits. Students may elaborate in any way they like but should stick to the basic problem in the statement.

- Lead students to brainstorm all of the activities and things they do in their daily lives that might have to change if they became a parent tomorrow. Divide the class into groups and have each group create a song or a poem that describes the changes that an adolescent's life goes through once he or she becomes a parent. Students may need to spend additional time with their group outside of class to perfect their presentation. Have groups present their project to the rest of the class. This may also be presented to other classes, FHA/HERO meetings, PTA meetings, and other groups.

- Arrange a learning tour to a school that has a successful program for school-age parents. Ask the director or coordinator to give students a tour of the facilities. Use transparency 7B4, Components of a Parenting Program, for students to evaluate the program. Students should plan to ask questions regarding the many facets of the program.

Notes

- Divide the class into three groups and assign each group one of the following time periods:
  - prenatal
  - infancy (first year of a baby's life)
  - toddlerhood (ages one to three)

  Have each group list all the items that need to be bought for their assigned time periods of a baby's life. Have groups read their lists aloud and ask for any additional items that should be added to the lists. Assign one age range to each group and have them research prices for all of the items on their list and write the average dollar amount spent on each item. Have groups add all of their figures together and announce the total figure to the rest of the class. Ask a student to write the three totals for each age range on the chalkboard or overhead projector, adding up the numbers for a grand total of what it would cost to rear a child for the first three years of life. QUESTIONS: Was this the amount of money they had expected to spend? Do they think these are realistic figures? How can new parents cut costs and still provide for their child?

- Invite an insurance expert to speak to the class about how important health insurance is and how it can help pay for medical expenses when having a baby. Before the speaker arrives, have students read references to define the following terms: *claim*, *benefits*, *itemized statement*, *premiums*, and *deductible*. QUESTIONS: Why should parents have health insurance for themselves and their children? What is one of the best advantages of having a good job with employee benefits?

- Lead students to brainstorm some of the myths and "old wives tales" that people believe about becoming pregnant and pregnancy. List these myths on the chalkboard or overhead projector. Ask students where they think each myth originated and why. Have students write responses to each myth, explaining why it is not true.

- Display transparency 7B5, Are You Ready? Ask students to decide if the statements are true or false. Students who feel any of the statements are true should explain why they believe the statement is true. Have a student define the term *realistic* and another define the term *idealistic*. Have students brainstorm areas of their lives, other than parenting, that they might view in an unrealistic way. QUESTIONS: Why is it difficult to view things realistically when you are faced with the prospect of becoming a parent? Is it always bad or wrong to see life through "rose-colored glasses"?

- Display and explain the information on transparency 7B6, Health Risks of Adolescent Pregnancy. Invite a resource person from a hospital, health department, or a health care provider to speak with the class about these and other health risks of adolescent pregnancy. Guide students in preparing written questions prior to the speaker's presentation.

Notes

- Write the term *abstinence* on the chalkboard or overhead projector. Have students write their own definition of the term on a sheet of paper. Read the definition of *abstinence* from the text section of this module or from another reference. Have students silently compare their definition of abstinence with the one you read. Use the definition you read to lead a class discussion on abstinence. QUESTIONS: Why is it important to know the correct definition of abstinence? Why is abstinence the only 100 percent effective method of not contracting a sexually transmitted disease or facing an unplanned pregnancy?

- Have each student write on a sheet of paper one reason that adolescents might think having a baby will resolve their problems and make their life better. Examples could include
    - "having something all my own,"
    - "to get out of my parents' home,"
    - "to trap her or him into marrying me," or
    - "to solve our problems and make us closer."

  Have students fold their paper and place it in a basket. Take out one sheet of paper from the basket at a time, and lead a class discussion on why the particular "reason" will not work. QUESTION: What additional problems might occur if a person had a baby for such reasons?

DIRECTIONS: Review health risks for expectant adolescent mothers and their children by completing the following activity. Complete each sentence by placing the most appropriate word in each blank. Unscramble the letters in the shaded boxes to complete the summary statement at the end of the activity.

1. If a pregnant woman begins to retain a great deal of fluid and her blood pressure rises, she may be suffering from ☐☐☐☐☐☐☐, also known as ☐☐☐☐☐☐☐☐☐.

2. An adolescent expectant mother may be more prone to having a ☐☐☐☐☐☐☐☐☐ baby because she has not taken proper care of herself.

3. The high infant mortality rates among adolescent parents may be due to their very low ☐☐☐☐☐☐☐☐☐☐☐☐☐ level rather than their age.

4. Weakness and fatigue in a pregnant woman may signal ☐☐☐☐☐☐.

5. The ☐☐☐☐☐☐☐ the expectant mother, the more likely she will have complications during pregnancy.

6. Premature labor can be detected when contraction of the ☐☐☐☐☐☐ begins before the baby is full-term.

7. An anemic woman can be in danger during childbirth if she begins hemorrhaging, because the number of ☐☐☐ ☐☐☐☐☐ ☐☐☐☐☐ is reduced.

8. If the expectant mother's pelvis has not finished growing, the baby's head may be too large to fit through the pelvis, and she may suffer from ☐☐☐☐☐☐☐-☐☐☐☐☐☐ ☐☐☐☐☐☐☐☐☐☐☐☐☐.

9. Research on the children of adolescent parents is scarce, but it is believed they have lower ☐☐☐☐☐☐☐☐☐☐☐☐ and ☐☐☐☐☐☐ skills than children of adult parents.

10. A pregnant young woman must eat ☐☐☐☐☐☐☐ foods for her growing body and her growing baby.

SUMMARY STATEMENT:

☐☐☐☐☐☐☐☐☐ can be detrimental to an adolescent's health.

DIRECTIONS: Complete the following activity regarding adolescent parenting. Indicate whether each statement is true or false by placing a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

TRUE	FALSE	STATEMENT
		1. Many young parents are educationally and financially unprepared to support their child.
		2. It costs taxpayers millions of dollars to support adolescent parents and their children.
		3. Parenting comes naturally, especially to young people because they are so much closer in age to their children.
		4. A large percentage of adolescents release their babies for adoption.
		5. When adolescents become parents, they should not be held responsible for supporting their children.
		6. In this country, the number of births to adolescents is one of the highest among all industrialized nations.
		7. Many health problems in infants can be reduced by helping pregnant adolescents care for themselves in order to promote the health of their babies.
		8. Adolescent parents should drop out of school to get a job or take care of the baby.

DIRECTIONS: Write a response to "Scared of a Fatal Attraction" as if you were writing an advice column for people who have problems with their love life.

Dear Jose or Julia:

I went out with a girl a few times. She really liked me and we got pretty carried away. I pretty much blew her off because she was so aggressive, and I wasn't really ready for such a serious relationship. She keeps calling me and telling me she loves me. She has even threatened to hurt herself if I refuse to see her. That really scares me. This has been going on for a few months. How can I get her to leave me alone?

Signed,
Scared of a Fatal Attraction

Dear Scared:

Signed, Jose or Julia

DIRECTIONS: **Part A:** List the two goals of all parenting programs funded by the Texas Education Agency in the space provided.

1. ____

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____

2. ____

____

____

Part B: Place a "PP" next to each of the components listed below that must be included in successful parenting programs. Place a "W" next to each of the components listed below that might be considered a wish or a dream for parenting programs.

_____ 1. enrollment in drivers education
_____ 2. cheerleading squad
_____ 3. enrollment in academic activities
_____ 4. a new building with a swimming pool
_____ 5. training in parenting and child development
_____ 6. transportation
_____ 7. child care
_____ 8. personal computers for each student
_____ 9. counseling support
_____ 10. pre-employment activities
_____ 11. apartments for students
_____ 12. coordination with outside agencies

Part C: Explain your answers to Part B.

____

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Beginning Parenting: When is the Best Time?

Interview Guidelines:

Parent's Name:

Date of Interview:

Place of Interview:

1. How old were you when you had your first child?
2. How many children do you have?
3. How old were you when you had your last child?
4. Do you believe there is an ideal age to have your first child?
5. Looking back on becoming a parent, do you think you had your first child sooner than you wanted, later than you wanted, or just about the right time? Why?
6. In what ways were you well-prepared for parenting?
7. In what ways were you unprepared for parenting?

Additional comments from the parent:

PREREQUISITES FOR HAVING A HEALTHY BABY

Exercising Regularly

Regular Visits to the Doctor

Eating a Well-balanced Diet

No Drinking Alcohol

No Smoking

No Drugs

Choices We Make

- You are considering placing your unborn baby up for adoption. Your friends think you are cruel and that you should keep your baby. What do you do?

- Your best friend's boyfriend has been showing a great deal of interest in you lately. You really think he is cute, but you don't want to hurt your friend's feelings by going out with him. If he asks you out, should you go?

- You are having a party at your house. Your parents, who are out of town, said absolutely no alcohol. Some kids from another high school show up uninvited and bring beer. You decide it is okay because it is just beer. The party gets a little rowdy, and the neighbors call the police. What do you do?

- You are taking a history test that you studied very hard for in order to make a good grade. Your boyfriend, who spent the past two nights out partying with his buddies, wants to copy off of your test. What do you do?

- You and your boyfriend have had sexual intercourse several times. He refuses to wear a condom because it doesn't feel "right." You are afraid your parents will find out if you go to a doctor to get the pill. What do you do?

Components of a Parenting Program

School:

Principal:

Director of Parenting Program:

Date:

Comment on the following components of the Parenting Program that was observed:

Child Development class

Parenting class

Child care available for infants

Child care available for toddlers

Transportation to and from school

Transportation to and from agencies who offer support

All regular academic courses

Pre-employment activities

Pre-employment courses

Counseling support

Coordination among other agencies and organizations

Community support

Advisory council

Community funds

Federal funds

State funds

Are You Ready?

Although all people react to situations differently, there are some generalities that can be made about adolescents and their view of parenting. Answer the questions below *realistically* rather than *idealistically*.

1. My baby will give me all the love I need.

   True *False*

2. If we get married, all of our problems will be solved.

   True *False*

3. I will raise my child completely different than the way my parents raised me.

   True *False*

4. My baby will not take that much time because he or she will sleep so much.

   True *False*

5. My boyfriend will give me plenty of money once our baby is born.

   True *False*

6. If I become pregnant with this baby, then he will love me forever.

   True *False*

Health Risks of Adolescent Pregnancy

Toxemia

Anemia

Premature Labor

Cephalo-pelvic Disproportion

Prematurity

Increased Neonatal Mortality

Increased Infant Mortality

7B1-7B2

Notes

1. toxemia, eclampsia
2. premature
3. socioeconomic
4. anemia
5. younger
6. uterus
7. red blood cells
8. cephalo-pelvic disproportion
9. intellectual, social
10. healthy

Summary Statement:

PREGNANCY can be detrimental to an adolescent's health.

7B3

1. True
2. True
3. False
   Parenting does not come naturally.
4. False
   Only 2 to 4 percent of adolescents who give birth release their babies for adoption.
5. False
   When adolescents become parents they should be responsible for supporting their children.
6. True
7. True
8. False
   Adolescent parents should try to stay in school so they can get a good job and support themselves and their children.

7B4

Answers will vary.

7B5

Part A:

1. To ensure that students who are pregnant or parenting remain in school to earn the credits required for graduation from high school.
2. To encourage former students who dropped out because of pregnancy or parenthood to return to school and continue their education.

Notes

Part B:
1. W
2. W
3. PP
4. W
5. PP
6. PP
7. PP
8. W
9. PP
10. PP
11. W
12. PP

Part C: Answers will vary

UNIT 7

Module C

Notes

Selecting Child Care

Take time to read between the lines.

Parents can learn the skills needed for choosing child care for their children. The ability to secure care that meets the needs of both child and parent is very important. Searching for care can be a difficult, stressful, and challenging task. It involves finding a safe and healthy place where a child can be happy, learn, and grow. This task can be effectively undertaken when a parent knows what to look for in conducting a search for child care.

Providing students with this information and instruction is important to their roles as parents. Take this opportunity to help students who may face the challenge now and in the future.

NEED FOR CHILD CARE

Due to changes in society, child care services are being utilized by more and more primary caregivers. ***Primary caregivers*** are the people who are chiefly responsible for the care of a child. Primary caregivers can be close relatives like grandparents, foster parents, or any other person considered the legal guardian of a child; however, primary caregivers are most often parents.

A child's development is dependent in many ways upon the relationship with parents. Parents provide for the child the best source of love, knowledge, and skills. Trust, self-concept, and self-esteem all find root in the type of care an individual receives as a young child. This is a major concern for parents considering placing their children in child care. While some child development specialists advocate that a parent should provide most of the care for a child during the first three to five years of life, many primary

Trust, self concept, and self-esteem all find roots in the type of care an individual receives as a young child.

Notes

Often parents are relieved to find out that their child's emotional, intellectual, social, and physical development does not have to be adversely affected by placement in child care.

caregivers find this is impossible to do because of financial reasons. Often parents are relieved to find out that their child's emotional, intellectual, social, and physical development does not have to be adversely affected by placement in child care.

The term ***caregiver*** refers to a person who has the job of caring for children in the child care setting. Caregivers may include directors, teachers, associate teachers, teacher assistants, and family home providers. Caregivers have a nurturing, caring role. Parents should remember that child care means the following:

- a safe environment with age-appropriate equipment in adequate amounts to sustain play
- a clean, well-kept environment
- warm, loving, well-trained adults as staff members
- a reasonable staff/child ratio that provides children the opportunity for safety, comfort, fun, and learning
- dependable staff with low turnover to provide children the stability they need in caregiving situations
- activities that are creative, challenging, and appropriate to the child's age
- good, trusting relationships between caregivers and adults
- small group sizes

When it has been determined that a child will be placed in child care, parents must decide what type of care best suits the needs of the child and the family. In many communities, child care can be found through human services resources and referral agencies. Care can also be found through word-of-mouth, advertising, flyers, social services, and women's centers. The licensing agencies, such as the Texas Department of Protective and Regulatory Services, can offer guidelines to those in need of child care.

A CLOSER LOOK AT CHILD CARE

It is the responsibility of the primary caregiver to choose the right child care facility — a place where the child will learn and thrive. Finding a facility that meets the expectations of the primary caregiver may require careful consideration. It is a very important decision to make.

A good child care situation enhances the physical, emotional, social, and intellectual development of the child. It also meets the needs of the family served and provides a safe, healthy environment for children. Parents should consider the following factors when choosing child care:

- age of child
- child's personality and ability to adapt
- family financial limits
- working hours of family members
- types of care available
- convenience of care
- any special needs of the child or family

Types of Care

Notes

Informal child care is care which is provided by family members, friends, or neighbors usually in either their home or that of the child. Informal care continues to be a valuable resource for parents and their young children. Relatives care for twenty-one percent of infants and toddlers whose mothers are in the work force. Examples of informal child care include grandchildren staying with their grandmother and grandfather for the evening, an aunt or uncle going to a nephew's house to baby-sit for the afternoon, or neighbors supervising children while parents run errands. It would be convenient to parents and least disrupting to children if informal care were accessible for long-term child care needs; however, informal care provided by relatives, friends, or neighbors is often a temporary rather than long-term type of child care. Many families today are transient and live away from relatives, trusted friends, and once familiar neighborhoods. Establishing relationships with new friends and new neighbors takes time. Informal care is often not an option for parents, and it is thus important for them to be aware of additional child care options.

Relatives care for twenty-one percent of infants and toddlers whose mothers are in the work force.

There are many types of formal child care from which to choose. Child care may be provided at the child's home or in the private home of a caregiver. Child care that is provided outside a home environment is usually provided to a group of children at a facility especially designed to meet the needs of the children served. These programs include child care centers and educational programs for young children. There are several options for child care. Most of the child care options fall into two categories: home-based or center-based.

Home-Based Care

In-home Child Care. Some people elect to have their children cared for in their own home. This type of care is usually not regulated by any agency. There are no requirements for the caregiver in regard to education and training. Screening is handled by the parents.

In-home child care may be preferred when a child has a difficult time adjusting to a new environment. Also, while a child that is ill may not be welcomed in another caregiving situation, this may not be a problem when a caregiver comes to the home of the child. Persons considering this type of care must keep in mind some drawbacks. Parents who must leave for work at a particular time may be thrown off by the late arrival of a caregiver. Also, In-home care is often more expensive than other child care situations. The caregiver often requires a higher salary. In-home caregivers are considered employees, and their employer must pay on their behalf the same governmental deductions as other employers, including social security tax.

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Registered Family Home. Caregivers may provide child care services in their homes for no more than six children under the age of fourteen, excluding children of the caregiver. Texas law requires that homes providing child care for four or more children must be registered with the Texas Department of Protective and Regulatory Services (TDPRS). With the assistance of registered caregivers and experts in areas such as child development, early childhood education, fire safety, health, and sanitation, TDPRS's licensing department develops minimum standards for registered family homes. Minimum standards are basic requirements for ensuring the health, safety, and well-being of children enrolled in child care facilities. Compliance with minimum standards does not guarantee high quality child care. They are called "minimum standards" because no one is allowed to operate at a level below these standards. Minimum standards prevent persons who have been convicted of certain kinds of crimes from having contact with children in care. The caregiver must have current certification in first aid and CPR of infants and children. Caregivers must undergo orientation training before registration will be granted. Ongoing training in child care management is also required. TDPRS will visit the home before the home is officially registered.

Registered family homes are required to give each parent a copy of *A Parent's Guide to Registered Family Homes*. Parents must acknowledge receipt by signing and dating a specialized form. The acknowledgment must be kept in the child's record as long as the child remains in that home.

Group Day Care Home. Group Day Care Homes usually have one caregiver and at least one assistant. A group home is smaller than a center but larger than a registered family home. If a caregiver of a registered family home would like to expand services to include seven to twelve children under the age of thirteen for less than twenty-four hours a day in the caregiver's home, a license must be obtained from the state. Unlike registered facilities, licensed facilities are inspected periodically and are subject to being monitored for meeting minimum acceptable standards for day care centers within the state where the day care is located. The mere fact that a facility is licensed does not guarantee that quality care will be provided.

Center-Based Care

Center-based care programs, sometimes referred to as child care centers, are open for the entire day to accommodate working parents. These child care centers are licensed facilities that provide care for more than twelve children under the age of thirteen. Generally, all ages are accepted — infants, toddlers, preschool age children, and school children who require after-school care. Age-appropriate activities are planned for different age groups. These may include structured learning activities, informal play, meals, and naps. Child care centers may be privately owned, industry operated, or funded by various government agencies.

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Licensed child care centers must meet standards set by state and local agencies. These agencies give suggestions and set standards for the centers in areas such as child development, fire safety, health, and sanitation. In Texas, revised *Minimum Standards for Day Care Centers* were effective June 1, 1995. The new standards are the result of an inclusive and comprehensive four-year revision process. It is vital that each child care center comply with the law, rules, and standards. Under the new standards, various aspects of the center are evaluated for compliance with the Minimum Standards during regular visits to the center. The emphasis on these visits is to prevent risk to children in care. All facilities are designated a monitoring plan based on their compliance history.

All parents are provided *A Parent's Guide to Child Care* pamphlet when their child is enrolled in licensed day care. Each parent must sign and date a designated form to acknowledge that they have received it and have discussed the material with the facility staff. The acknowledgment is kept with the child's record as long as the child remains in that facility.

Caregivers and other personnel in the child care center must not have been convicted or indicted for an official criminal complaint or a violation of the *Texas Controlled Substance Act*. Directors must be at least twenty-one years of age with a high school diploma or its equivalent and have certain credentials in child development. These criteria are listed in the *Day-care Center Minimum Standards and Guidelines* established by the TDPRS. Staff, including volunteers in child care centers, must be at least eighteen years of age and have a high school diploma or its equivalent. Again, specific criteria are required to work in a child care center. For example, each staff member must have a tuberculosis examination, preservice training, orientation, and staff training hours. Minimum standards are available in each center, and parents are urged to review them. Parents can also request a copy of these standards from the local child care licensing office. Types of center-based care facilities include the following:

- **On-site centers** — On-site centers serve the needs of employees with children and are sometimes included as a benefit to the employee. These centers are physically located on the premises of the parent's place of employment. On-site centers are operated by employees of places such as government departments, private businesses, and hospitals.
- **Nonprofit centers** — Associated with a church, synagogue, or other organization, nonprofit centers may provide care for children in environments that emphasize religious values, other values, or special interests. Nonprofit centers can be relatively inexpensive because the sponsoring organization often provides the space at a low cost and covers such expenses as insurance. Often, special discounts are extended to parents who are members of the organization.
- **Commercial-type centers** — Commercial child care centers are basically in the business of child care. Child care is set up to provide care at

Notes

a profit to the business. Costs include expenses such as rent, insurance, food, equipment, and staff salary.

- **Franchised centers** — A franchised child care center is part of a chain of centers owned by one individual or a group of individuals. The owners have similar centers in several locations. While many of the features may be similar from franchise to franchise, most often individual centers that are licensed must follow the standards for the state in which they are located. Therefore, parents should not depend solely upon reputations and impressions from other franchises when determining whether to place their child in another branch of the same chain.

- **Campus-based centers** — Campus-based child care centers or lab schools are located on college and university campuses. Campus-based centers typically provide rich environments for young children. This type of center often serves as a training ground for future teachers and other child care professionals.

- **Intergenerational centers** — Although not yet widely available, intergenerational centers are growing in number. They provide children with the opportunity to interact with older adults. Intergenerational centers are intended to promote caring, sharing relationships between the two generations. These programs can be incorporated in child care centers such as private nonprofit centers, or they may take on a form of child care on their own. In the latter case the older adults may be paid to work in centers or provide volunteer care at other sites. Some programs combine care of the elderly with care of children in a single facility.

Educational Programs. Educational programs are designed specifically to enhance children's development. They may involve learning experiences in music, dance, art, and science. Some programs are open for a limited time period (as few as two to three hours). Examples of educational programs include preschools, Head Start programs, and kindergartens.

- **Preschools or nursery schools** — Some child care centers provide educational programs for older children who do not yet attend school. Children in these programs usually are age three to five. In this type of environment, activities are offered that enhance all aspects of children's development. Preschools usually operate on a half-day schedule two or more days per week and provide a continuity of care. Some preschools may be combined with a child care center to accommodate working parents. Pre-Kindergarten and Kindergarten programs can provide offerings similar to traditional public and private schools.

- **Head Start programs** — Funded by the federal government, Head Start programs primarily assist disadvantaged children and children of lower income families. However, some children with physical disabilities and other children who can benefit from the program are allowed to participate. Head Start programs are locally operated and usually serve children three to five years old. These children are guided to function well at home, in school, and in the community. In addition to enhancing development, Head Start programs furnish one-third to one-half of children's daily nutritional requirements since participating children may be lacking nutrition at home. Health care and social services are available for children and their parents who are in need. Parents are encouraged to be involved with the Head Start program in order to assist the children as much as possible.

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TYPES OF FUNDING

For parents who purchase child care, it is the fourth largest household expense after housing, food, and taxes. Costs vary widely by geographic location, type of care, and within each type of care. The average family with young children can expect to spend from ten to twenty percent of their income on child care. This alone can cause financial difficulties for individuals with tight family budgets. Some parents may qualify for assistance, depending upon their particular situation, income level, and availability of funding.

The average family with young children can expect to spend from ten to twenty percent of their income on child care.

Employer-Assisted Child Care Funding

Employer-assisted child care funding offers financial assistance to primary caregivers by paying a portion of child care costs. Some companies limit eligibility to certain ages of children or income groups. Such criteria enable employers to control costs. The number of employers that provide employer assisted child care funding represents less than one percent of all employers and only 10 percent of large employers. The benefits to employers include reduced employee absenteeism, tardiness, and turn over; increased employee job performance; and enhancement of corporate image. Companies can also sponsor resource and referral services to help employees find out about various child care options in the community. If a business cannot afford to assist with subsidizing child care, it is sometimes able to offer dependent-care-assistance plans. These plans allow parents on the payroll to pay for child care with a certain amount of tax-free money that has been set aside from their pay.

Government-Assisted Child Care Funding

Government-assisted child care funding is primarily provided by Federal Social Services Block Grant funds. Needs of low-income working parents, teenage parents, children receiving other public services, and parents enrolled in training or education programs are provided for by such grants. Government assisted programs include the Child Care Food Program, Head Start, and child care assistance provided through welfare and job training programs. Many states supplement federal programs with state funds. Currently, the largest federal subsidy is the Dependent Care Tax Credit

Notes

which provides a partial credit (twenty to thirty percent) of expenses for dependent care paid by families, including child care.

Nonprofit Service-Oriented Organizational Funding

Nonprofit, service-oriented organizations such as the United Way, provide a third source of funding. Churches, synagogues, and other religious groups may also provide financial assistance or facilities for child care.

MONITORING QUALITY

The quality of a child care program is determined by the excellence of the staff and curriculum offered to the children and their families. Many of the obvious external factors, such as the name and sponsorship, the length of the program day, and even the physical appearance of the program can be deceptive indicators of quality. It is important to look beyond appearances to the people and materials that determine the child's every day experiences in child care. High quality care, with excellent developmentally appropriate programming, may be found in each type of child care. Examples of inappropriate programming may also be found in any of the program options. A variety of mechanisms can serve to encourage and monitor quality in child care.

Local and State Regulations

All states require that center-based child care programs comply with some form of state licensing laws and be subjected to periodic investigations by the state licensing agency. In addition, programs must comply with local zoning. Specific provisions typically address health precautions, building and fire safety, staff-child ratios, class size, teacher training, staff qualifications, discipline procedures, and roles of parents. The level of quality specified in the standards may vary greatly from state to state and from community to community. In addition, some states may exempt certain types of child care programs from licensing. It is important to remember that vast differences occur in both the quality level of the standards required and the extent of monitoring required by law.

States that regulate family child care homes either license or register this option of care. The level of child care monitoring, child care regulation, and enforcements of standards also varies from state to state. In-home care is not regulated in many states.

Accreditation

Professional organizations accredit child care programs in centers and home-based care. Generally, accreditation is given to programs that have

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voluntarily applied, met agreed upon standards of quality, and have been assessed by an external review process.

The National Association for the Education of Young Children (NAEYC) started a child care center accreditation program in 1985. Administered by the National Academy of Early Childhood Programs, it is the only national voluntary, professionally sponsored accreditation system for preschools, child care centers, and school-age care programs. NAEYC accreditation criteria for high quality programs are generally more stringent than most state licensing requirements. There are 150 criteria on which programs are evaluated. The complete set can be found in *Guide to Accreditation* published by NAEYC.

In addition to program-level accreditation, a national system of credentialing for child care providers has been in operation for more than a decade. The Child Development Associate (CDA) Program provides specialized training to individuals who work in child care programs. The training culminates in a competency-based assessment of the candidate's on-the-job skills in the classroom. This program assesses and credentials family child care providers and caregivers of infants and children. The National Association of Family Day Care recently developed an accreditation system to recognize the commitment of family care providers who have already met state regulation standards.

CHECKLISTS FOR CHOOSING CARE

When contemplating the type of child care in which to place their children, parents should consider several factors. It is of vital importance to do an extensive background check, interview, and visit homes or child care centers. A parent might consider taking the child on the initial visit, depending upon the age and maturity of the child. Many facilities are licensed and regulated by local and state agencies; however, a thorough and ongoing examination of the child care situation should be conducted whenever placing a child in the care of another individual.

It is of vital importance for parents to do an extensive background check, interview, and visit homes of child care centers before deciding where to place their child.

Checkpoints for All Types of Care

The following are examples of questions that should be asked when seeking child care:

- What is the caregiver's philosophy regarding discipline? nutrition? naps?
- How can parents be involved in child care (newsletters, visits)?
- Can the caregiver provide references? proof of certification?
- What types of licensing does the facility have?
- What type of credentials/training must child care workers have?
- How recent was the facility inspected by the city/state health inspectors? Is the facility willing to share the results?
- Are the hours of care suitable? fees?

Notes

- Will children be taught to practice health and safety?
- Is the caregiver organized? safety conscious? health aware?
- Does the caregiver respond to the needs of the children promptly?
- Are interactions between caregivers and children meaningful and pleasant? How will children be occupied all day?
- What plans does the caregiver have for emergency situations?
- Is the facility well-lit both inside and outside?
- Are maintenance and repair needs supervised by professionals?
- Are there a variety of developmentally appropriate toys and reading materials in good condition?

In-home Child Care. If the decision is made for in-home child care, questions such as the following should be asked of the caregiver:

- What previous work experience have you had with child care?
- What were the ages and number of children in your carer?
- What were the dates of employment and reasons for termination?
- What is your family like and what are your current family responsibilities?
- What is the status of your health?
- What are the specific hours you are available for child care?
- What are the activities you engage in with the children for whom you provide care?
- What plans do you have for emergency situations?
- What is your back up plan when you are ill?
- What is your policy on vacation and sick leave?
- Can you provide references?

The following additional questions should be asked by the parents or primary caregiver regarding care in another's private home:

- How many children do you care for over the course of the day?
- Is the home licensed or registered for child care? by whom?
- Do other children seem happy and active?
- Is the home neat and safe?
- Is there a place for children to sleep? eat? play?
- Are there age-appropriate toys and equipment?
- Is the food nutritious and age-appropriate?
- What precautions have been taken to guard against children wandering away from the home?
- What policies are in place that prevent strangers from entering the premises?
- Are parents allowed to visit at any time?
- Will the caregiver inform parents of minor accidents and tell them when their child is not well?
- Do children get individualized attention?
- Is there adequate indoor and outdoor space?
- Are the children able to understand the rules?
- Are there dangerous objects within reach, such as sharp objects or chemicals?

Notes

Child Care Centers. If the decision is made by the parents to send a child to a child care center, some questions to consider are the following:

- What type of reputation does the facility have?
- Is the space designed to meet the intellectual, social, physical, and emotional needs of children?
- What precautions have been taken to guard against children wandering away from the facility?
- What policies are in place to prevent strangers from entering the premises?
- Is the facility clean?
- Do the restrooms meet the needs of children? Are they clean?
- How does the facility handle ill children?
- What types of emergency plans are in place?
- Is the food nutritious? age-appropriate?
- Are developmentally appropriate activities planned?
- Are children grouped by age?
- Are there a variety of experiences including active and quiet play?
- Is supervision provided in all areas at all times?
- Does the facility allow parents to visit at any time?
- Will parents be invited to observe the class and participate in activities?
- Will the staff inform parents of minor accidents and tell them when their child is not well?
- Do children get individualized attention?
- Does the caregiver plan and direct activities successfully?
- Does the caregiver respond to the children's questions?
- Does the caregiver have a plan for interacting with parents?
- Is there adequate indoor and outdoor space?
- Are the children able to understand the rules?
- Are the routines and rules practical?
- Does each child have a private place in which to store belongings?
- Are there dangerous objects within reach such as sharp objects or chemicals?
- Are there any materials the center might give parents to read regarding licensing, policies, and requirements?

Parents should ask questions about responses or statements given by the caregiver that are not clear.

Follow-up

Once arrangements are made for child care, parents must continue to monitor the situation and maintain active interest in the quality of care provided. Some steps parents can take to follow up placement of their children are listed below as follows:

- Work with the caregivers or staff because their involvement is an important part of a successful child care experience.
- Drop in at different times of the day to see how the children are treated.
- Eat lunch with their child or visit at lunchtime on occasion to assess the foods nutritional value and appeal of food service.

Notes

- Read posted licensing compliance reports.
- Read notices, notes, special requests, or any other written communication sent home.
- Schedule periodic conferences with the caregiver or teacher to discuss the child's progress.
- Voice any concerns to the appropriate person. Some concerns should be voiced to the director and some to the teacher or caregiver. When talking to a caregiver or teacher, be sure to schedule a time when the person is not busy interacting with children.
- Let the facility know of things going on at home that may affect the mood and behavior of a child.

Helping Children Adjust

Parents' communication with their children is the key to successful adjustments to new situations. It is important for children to be prepared for the child care situation as soon as possible. A child's concern about the care situation should be discussed, and parents should present the new caregiving situation with enthusiasm. Parents should allow time to introduce the child to the new child care center situation. It is important for the child to meet the teacher or caregiver before the first day of care.

A child's concern about the care situation should be discussed, and parents should present the new caregiving situation with enthusiasm.

It should be expected that some children may act out their misgivings about the new situation in some way. They may cling and refuse to let go of the person who drops them off, they may have scary dreams, and they may forget toilet training. Role-playing with the child (child as the caregiver and parent as the child) may be of help in allowing these children to express their feelings toward their caregiver and care situation. In all these cases it is important that parents are supportive and in open communication with their child and the caregiver.

Responsibilities of the Parent

It is important that caregivers be viewed as professionals. Their services should not be abused. Parents should be fair and courteous in dealing with caregivers. Efforts should be made to provide caregivers with all information which will assist them in caring for the child, such as the following:

- Caregivers should be informed of a child's special needs or a parent's concerns regarding a child's medical history, current medication, and allergies.
- Parents should know and observe rules pertaining to sick children. For example, children with fever may not be allowed to stay.
- The staff should be made aware when a child has arrived. A child should not be left at the entrance and never left before or after operating hours.
- The caregiver should be given a list of relatives or friends who could pick up the child in an emergency. Identification of the person should be checked by staff before the child is allowed to accompany that individual.

- Caregivers' time schedules should be honored and understood.
- The caregiver should be notified in advance when a child will be taken out for a vacation or holiday.

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GRADES 7 & 8

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- Have students define *child care*. QUESTIONS: What types of facilities or programs provide child care? for infants? for preschoolers? for school-age children? Why would parents need child care?

- Lead a class discussion on the term *primary caregiver*. QUESTIONS: What makes a person a primary caregiver of a child? Who are some people that might be chiefly responsible for the care of a child?

- Divide the class into four groups. Ask each group to create a fictional babysitting situation, drawing on their own personal experiences as babysitters, that includes the following:
  - a presenting problem (either with child/children or with sitter)
  - possible solutions to the problem
  - deciding upon and implementing a decision

  An example of a presenting problem might be as follows: two brothers that are being cared for in their home (by the student) are arguing loudly about whose turn it is to play with the video games. There is only time enough before their bedtimes for one child to play a short video game. Develop possible solutions, decide upon the best solution, and implement the decision. Have each group role play scenarios for other groups to see in order to offer constructive feedback.

- Display transparency 7C1, Quality Child Care Means. Lead a class discussion on how child care can be a positive experience when a child is placed in a child care situation. QUESTIONS: Why would a safe clean environment be important? Why does the staff need to be trained? What is the importance of a reasonable staff/child ratio? Why might a dependable staff provide stability for a child? What is the importance of trusting relationships between caregivers and adults?

- Display transparency 7C3, Types of Care. Divide the class into groups. Each group should be assigned a child care situation. Have each group create a fictitious description of their situation. They should describe the name of the caregiver or facility, the hours of operation, a description of the children served, and one thing that makes this type of substitute care unique. Then have each group share their description with the other groups.

- Prior arrangements with the managers of one or more nearby child care facilities must be made by the teacher in order to complete this teaching strategy. Ask that pairs of students be allowed to observe one of the centers on-site, inquiring what time during the day would be best for the staff. Have students observe the interaction between children and staff and special skills that are used by the staff to meet the needs of the children. Have pairs of students prepare a report of their observations to

Notes

present to the class. Have students share their evaluations with the class. Collect evaluations.

- Contact the Department of Human Services Child Care Division and request educational materials related to the selection of child care and ways for parents to qualify for financial assistance with child care expenses. Have students use these resources to gather information regarding how to qualify for assistance and to what type of child care situations this assistance applies. Have students present the information in a report.

- Have students define the word *checklist*. Lead a class discussion on reasons parents might need to use a checklist when interviewing caregivers and observing caregiving situations. QUESTIONS: How might a checklist help a parent make an informed decision about child care? What are some things that might be included on a checklist? Review with the students the types of questions a parent might ask a caregiver and the types of things they should observe.

GRADES 9 & 10

- Have students define *caregiver* and *primary caregiver*. QUESTIONS: How are these two types of caregivers similar? What roles are common to both? How are they different?

- Display transparency 7C1, Quality Child Care Means. Review factors that combine to create a child care environment. Have students create an advertisement for a child care center. The ad should be aimed at parents interested in locating a child care center. Display the advertisements.

- Lead students to brainstorm and list factors parents should consider when choosing a particular type of care for their child. Compare this list with transparency 7C2, Factors for Choosing a Type of Care. QUESTIONS: What are the additions? Are the additions justified? What did they omit? Why? They should give an example of how each factor may affect selection of a particular caregiving situation.

- Lead a class discussion on the variety of child care centers available for children. Have students identify instances when parents may prefer one type over another. Divide students into groups and have them create a scenario that would describe a family situation and a child that would best fit into one child care center over another.

- Invite a guest speaker from a franchised center that has standard goals set by the organization to discuss the philosophy and goals of the franchise. Guide students in preparing questions prior to the speaker's arrival. Questions may include the following: Do all the centers have

Notes

similar goals? If so, what are they? Who checks to make sure individual centers are consistently following such goals? How do these goals affect instruction?

- Lead a class discussion on intergenerational centers. Have students think of an older adult who impacted their life as a child. Have them share this experience with a partner, and imagine how different their life might have been as a child if they had never had interaction with the elderly. QUESTIONS: Why is intergenerational contact important for some children? How might this concept be incorporated into various types of child care situations?

- Invite a guest speaker from an educational program like a preschool or Head Start program. Students should prepare questions prior to the speaker's arrival. QUESTIONS: How does your program differ from other types of child care? Why is it an educational program? What is your philosophy? What do you try to convey to parents who might be interested in your program when you first meet them?

- Lead a class discussion on the importance of parents helping children adjust to new caregiving situations. QUESTIONS: Why is communication between parent and child so important for a child's successful adjustment to child care? Why should parents present the new caregiving situation with enthusiasm? What are some ways children might act out their misgivings about the new situations? How can parents communicate effectively and show support in these particular situations?

- Ask each student to write a paragraph that describes the meaning of "Developmentally Appropriate Activities and Techniques." Instruct students to choose a specific age group to cite one example of an appropriate activity or technique for that age group. Allow student volunteers to share their examples with the class prior to collecting assignments.

- Lead students in a class discussion about experiences they remember with babysitters or child care facilities. QUESTIONS: Who provided care for you as a child when your parents were not available? What do you remember most about those who provided care for you as a child? Are there any care providers that you remember with special affection? Why? Are there any providers that left no impression on you whatsoever? Why? What aspects of care did providers give to you as a child that you value the most?

- Prior arrangements with the managers of one or more nearby child care facilities must be made by the teacher in order to complete this teaching strategy. Ask that student volunteers be allowed to observe one-hour of time at their facility. Find out what times would be most convenient and make necessary arrangements. After completion of the observation work, have students share their experiences as an observer of a child care facility.

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GRADES 11&12

- Lead a class discussion on the effect of child care on children. QUESTIONS: How can trust for the world, self-concept and self-esteem be enhanced in a child care situation? What type of environment and activities would promote healthy development? What are the attitudes and outlooks parents should look for in a caregiver?

- Divide the class into groups. Have each group create a list of factors that parents should look for in determining a child care situation. Have each group share their list. Categorize the factors given by each group. Compare this list with transparency 7C1, Quality Child Care Mean. Have students identify any factors they considered as a class that were not on that list.

- Display transparency 7C2, Factors for Choosing a Type of Care. Lead a class discussion on factors parents should consider when choosing a type of child care. QUESTIONS: How could the age of the child effect the choice of child care? What difference might the child's ability to adapt make in choosing care? When would family financial limits become a factor in choosing a type of care? Why would a parent need to consider their working hours? How could the types of care available limit choices? When would the convenience of the caregiving situation factor into the type of care a parent chooses? How does a child's changing development alter their responses to the child care setting?

- Invite an employer who provides financial assistance to employees with children to speak to the class. Guide students in preparing questions prior to the arrival of the speaker. Questions may include the following: What are your reasons for financially assisting employees with child care? What other assistance choices might your firm consider? How do different child care settings adapt to a child's changing development?

- Lead a class discussion on how to make an informed decision regarding child care. QUESTIONS: Why should parents do an extensive background check of a facility or a caregiver? What type of insight might a child bring to a visit of a child care facility? Why should a thorough and ongoing examination of the child care situation be undertaken by a parent? Is this examination necessary when a facility is licensed? Why? Is this examination necessary when the home is registered? Why?

- Lead a class discussion on the information regarding follow-up. Have students role play a parent with a child in child care discussing follow-up strategies with another parent who has just placed a child in child care. Have students create the child care center, children's names, and specific examples in the role play.

ANY GRADE

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- Display transparency 7C1, Quality Child Care Means. Divide the class into six groups. Have students use the bulleted items on the transparency to create a description of two child care centers: one that meets the expectations listed on the transparency and one that does not meet the expectations. Have students give these two child care centers names and write the description as though they are a parent observing each of the centers. Have them to use specific examples.

- Lead students to brainstorm a list of ways parents can find child care. Make sure the list includes finding care through word of mouth, advertisements, flyers, social services, and women's or men's centers. Ask students to indicate the advantages and disadvantages of each method. They should explain which method they would use as a parent and why.

- Display transparency 7C2, Factors for Choosing a Type of Care. Ask students to describe situations when a parent might choose in-home care over child care outside the home. QUESTIONS: How would the age of a child influence a parent to chose in-home care? Why would a child's ability to adapt be a factor for choosing in-home care? How do family finances play into the decision for in-home care? What are instances when the working hours of family members could be better served by in-home care? How would the types of care available in the community affect the decision to use in home care? In what instance is in-home care more convenient for a parent?

- Lead a class discussion on nonprofit centers and commercial centers. Divide the class into an even number of groups. Have half of the groups create advertising posters for nonprofit centers and the other half create posters for commercial centers. The information on the poster should include the name, location, major goals, and other items of interest for parents searching for child care. Display the posters.

- Have students describe several ways elders may be able to nurture a child in an intergenerational program. Lead students to brainstorm reasons parents may appreciate the contact their child has with an older adult.

- Lead a class discussion on employer assisted child care funding. Discuss this type of funding. QUESTIONS: How can such assistance reduce employee absenteeism and tardiness? What impact might it have on turnover? How might it increase job performance? In what ways could it enhance the corporate image? Ask them to synthesize the discussed information by writing a paragraph describing the benefits of employer-assisted child care funding to an employer.

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- Invite a guest speaker from the Licensing Department of the Texas Department of Protective and Regulatory Services or the Texas Department of Human Services to discuss how a facility is licensed. Have students prepare questions prior to the speaker's arrival. QUESTIONS: How will a parent know that a facility is licensed? What advantage is there for a parent to choose a facility that is licensed? What types of standards must be met for a facility to be licensed? How often is a facility inspected? On what grounds can a facility lose its license?

- Have students role play a parent interviewing a caregiver for in-home child care and a parent interviewing a caregiver or director of a child-care center. Have the students not involved in the role play take notes and respond to the role play. QUESTIONS: Should the parent choose the child care situation? Why? What answers were given by caregivers that would cause a parent to decide not to use the caregiving situation? Why? What answers were given that would made a positive impact on the decision? Why?

- Lead a class discussion on the need for parental follow-up. QUESTIONS: When might a parent be able to quit inspecting and monitoring the child care situation? Why? Why is it important that parents work with caregivers? Why should parents drop in at different times of the day to see how children are being treated? What information might a parent gain from eating lunch or observing lunch on occasion with the child in the child care facility? Why is it important that parents read written communication sent home? Why should a parent voice concerns to the director of a facility rather than a teacher? Why should caregivers be informed of things that happen at home that might affect the mood and behavior of a child?

- Lead students to brainstorm a list of ways parents can respond to caregivers as professionals. Have students keep in mind that the best caregiving situation for the child can occur when parents show respect for caregivers. Have students compare the list with the information found in the section called "Responsibilities of the Parent." QUESTIONS: What items were overlooked? What additional items did students brainstorm? Have students pretend they are caregivers and draft a letter to parents informing them of their responsibilities. Divide the class into groups. Have students share their letters with one another in their group.

DIRECTIONS: **Part A:** Interview two working parents who have found it necessary to locate child care in the last three years. Ask each parent the following questions and jot down answers on a separate piece of paper:

1. Did you have reservations about placing your child in child care? Why?
2. How did you go about locating child care?
3. What type of child care did you utilize? Why did you choose this type of care?
4. What types of questions did you ask the caregivers before selecting them?
5. Did you observe the caregiving situation before placing your child? If so, what factor lead you to believe that the chosen child care site provided quality care?
6. What type of follow-up action did you take once you placed your child?
7. What overall impression do you now have about your choice?

Part B: Reflect on the interview and identify unexpected concerns as well as core concerns of the parents interviewed. In which areas were parents' investigations lacking? thorough?

Part C: Identify skills for selecting child care.

◆ *Parents must consider any number of factors when choosing a type of care for their child. These factors include the following:*

a. age of child
b. child's personality and ability to adapt
c. family financial limits
d. working hours of family members
e. types of care available
f. convenience of care
g. any special needs of the child or family

DIRECTIONS: For scenarios 1 through 3, create a description of a family with a child seeking child care. Make sure to use factors "a" through "g" listed above in creating this description.

1. Kiddie Care is a licensed preschool located on the north side of town. Children three through five can attend. It operates at the maximum staff-child ratio allowed by local and state licensing agencies. (Staff-child ratio is the number of children that each staff member is allowed to care for at one time.) Kiddie Care provides a curriculum that is designed specifically to enhance each child's development. Every day learning experiences in music, art, and science take place, and skills that lead toward math and reading comprehension are emphasized. The cost per child is relatively low compared with other preschools in the area. The preschool meets in two sessions: morning and afternoon. Children are enrolled in either morning or afternoon sessions. The hours of operation are from 7:45 a.m. to 12:15 p.m. and then from 12:45 p.m. to 5:15 p.m.

2. Mrs. Warren operates a registered family home. She will watch children from infancy through age five on a daily basis and provides after-school care and vacation care for school-age children. Her rates are reasonable. She cares for children from 7:30 a.m. to 5:30 p.m. She is located in the middle of town. She interacts with the children but considers herself a caregiver and not a teacher.

3. Granny and Me is a licensed intergenerational child care center. The majority of the caregivers are trained older workers. The cost of the child care is subsidized by support from the church in which the center is located. The center provides care for children age two through five. The hours of operation are from 7:30 a.m. to 6:00 p.m. The center does not consider itself an educational program; however, activities are planned throughout the day.

DIRECTIONS: Think back to when your were in preschool or kindergarten. Recall ways that program was educational. Write a descriptive paper of this experience. Give examples of types of activities that may have laid the foundation for higher learning as you entered first grade. For example, what types of activities related to learning how to read and write? What activities prepared you for math? What types of activities introduced you to art and music? In what ways did this experience prepare you for the social skills required to succeed in school? Determine the impact this experience had on your education.

Parenting and Child Care Skills: Selecting Child Care

DIRECTIONS: **Part A**: Complete the following multiple-choice activity for a basic understanding of parents responsibilities when placing children in child care. In the blank to the left of each item, place the letter of the response that best answers the questions or completes the statement.

____ 1. Once arrangements are made for child care, a parent should
- a. trust the caregiver by not observing or investigating any further.
- b. not tell the caregiver of problems at home because this might cause them to treat the child differently.
- c. always drop in at the same time of day so that the caregiver knows when to expect a visit.
- d. follow up by monitoring the situation with visits at different times of the day.

____ 2. When a child has been placed in child care, parents should
- a. let the caregivers or staff do all the work because parent involvement is bothersome.
- b. never bother a child at meal time, but trust that the food is nutritious.
- c. read notices, notes, special requests, or other written communication sent home.
- d. not bother a director, but ask questions of a teacher even when they are teaching.

____ 3. The key to helping children adjust to child care is
- a. open communication with a parent.
- b. letting children work out their problems on their own.
- c. parents ignoring the topic.
- d. parents disciplining a child for negative attitudes.

____ 4. The responsibilities of a parent with a child in child care may not include
- a. treating the caregiver as a professional.
- b. informing caregivers of a child's special needs regarding medical concerns.
- c. choosing a curriculum and planning lessons for the children.
- d. informing staff of a child's arrival.

Part B: Using the answers to the above questions, draft a contract between caregiver and parent that describes some of the considerations parents would need to make when they place their child in a caregiving situation. Use the following blank contract as a guideline. Write your contract on another piece of paper and attach it to this activity.

I ______________________ (parent) understand that upon placing my child
________________(child) in __________________ (child care facility) I am responsible for

•
•
•
•
•
•

Signed _________________(parent signature)

Date______________

Quality Child Care Means . . .

✓ a safe environment with age-appropriate and proper equipment

✓ a clean, well-kept, safe environment

✓ warm, loving, well-trained adults as staff members

✓ a reasonable staff/child ratio that provides children the opportunity for safety, comfort, fun, and learning

✓ dependable staff with low turnover to provide children the stability they need in caregiving situations

✓ good, trusting relationships between caregivers and adults

Factors For Choosing a Type of Care

- ❤ age of child
- ❤ child's ability to adapt
- ❤ family financial limits
- ❤ working hours of family members
- ❤ types of care available
- ❤ convenience of care
- ❤ any special needs of the child or family

Types of Care

Educational Programs

Preschools or Nursery Schools
Head Start Programs
Kindergarten

Child Care in The Home

In-home Child Care
Informal Care from Family/Friends
Family Day Home

Child Care Outside The Home

On-site Child Care
Nonprofit Centers
Profit-making Centers
Franchise Centers
Intergenerational Centers

Checkpoints for Care:

Part A: All Types of Care

✓ What is the caregiver's philosophy regarding discipline? nutrition? naps?

✓ How can parents be involved in child care (newsletters, visits)?

✓ Can the caregiver provide references? proof of certification?

✓ What types of licensing does the facility have?

✓ What type of credentials/training must child care workers have?

✓ How recent was the facility inspected by the city/state health inspectors? Is the facility willing to share the results?

✓ Are the hours of care suitable? fees?

✓ Will children be taught to practice health and safety?

✓ Is the caregiver organized? safety conscious? health aware?

✓ Does the caregiver respond to the needs of the children promptly?

✓ Are interactions between caregivers and children meaningful and pleasant? How will children be occupied all day?

✓ What plans does the caregiver have for emergency situations?

✓ Is the facility well-lit both inside and outside?

✓ Are maintenance and repair needs supervised by professionals?

✓ Are there a variety of developmentally appropriate toys and reading materials in good condition?

Checkpoints For Care:

Part B: In-home Child Care

- ✓ What previous work experience have you had with child care?
- ✓ What were the ages and number of children you cared for?
- ✓ What were the dates of employment and reasons for termination?
- ✓ What is your family like and what are your current responsibilities?
- ✓ What is the status of your health?
- ✓ What are the specific hours you are available for child care?
- ✓ What are the activities you engage in with the children for whom you provide care?
- ✓ What plans do you have for emergency situations?
- ✓ What is your back up plan when you are ill?
- ✓ What is your policy on vacation and sick leave?
- ✓ Can you provide references?

The following additional questions should be asked regarding care in another's private home:

- ✓ How many children do you care for over the course of the day?
- ✓ Is the home licensed or registered for child care? by whom?
- ✓ Do other children seem happy and active?
- ✓ Is the home neat and safe?
- ✓ Is there a place for children to sleep? eat? play?
- ✓ Are there age-appropriate toys and equipment?
- ✓ Is the food nutritious and age-appropriate?
- ✓ What precautions have been taken to guard against children wandering away from the home?
- ✓ What policies are in place that prevent strangers from entering the premises?
- ✓ Are parents allowed to visit at any time?
- ✓ Will the caregiver inform parents of minor accidents, and tell them when their child is not well?
- ✓ Do children get individualized attention?
- ✓ Is there adequate indoor and outdoor space?
- ✓ Are the children able to understand the rules?
- ✓ Are there dangerous objects within reach such as sharp objects, or chemicals?

Checkpoints for Care:

Part C: Child Care Centers

- ✓ What type of reputation does the facility have?
- ✓ Is the space designed to meet the intellectual, social, physical, and emotional needs of children?
- ✓ What precautions have been taken to guard against children wandering away from the facility?
- ✓ What policies are in place that prevent strangers from entering the premises?
- ✓ Do the restrooms meet the needs of children? Are they clean?
- ✓ What does the facility do with ill children?
- ✓ What types of emergency plans are in place?
- ✓ Is the food nutritious? age-appropriate?
- ✓ Are developmentally appropriate activities planned?
- ✓ Are children grouped by age?
- ✓ Are there a variety of experiences including active and quiet play?
- ✓ Is supervision provided in all areas at all times?

……

- ✓ Does the facility allow parents to visit at any time?
- ✓ Will parents be invited to observe the class and participate in activities?
- ✓ Will the staff inform parents of minor accidents and tell them when their child is not well?
- ✓ Do children get individualized attention?
- ✓ Does the caregiver plan and direct activities successfully?
- ✓ Does the caregiver respond to the children's questions?
- ✓ Does the caregiver have a plan for interacting with parents?
- ✓ Is there adequate indoor and outdoor space?
- ✓ Are the children able to understand the rules?
- ✓ Are the routines and rules practical?
- ✓ Does each child have a private place in which to store belongings?
- ✓ Are there dangerous objects within reach such as sharp objects and chemicals?
- ✓ Are there any materials the center might give parents to read regarding licensing, policies, and requirements?

Notes

7C1

Answers will vary.

7C2

Answers will vary.

7C3

Answers will vary.

7C4

1. D
2. C
3. A
4. C

Notes

UNIT 7

Module D

Parenting — What's It All About?

Take time to read between the lines.

As students approach adulthood, they move toward major life decisions, which include decisions related to starting a family and to becoming a parent. As you help students attain skills which will enable them to be competent in adult roles related to work, family, and community, it is essential that they understand the important implications of family roles. The family is the most important part of a child's life. A family's view of education, religious beliefs, political beliefs, ways of dealing with stress, and many other qualities affect children. The family's size, level of income, and place of residence, are also influences. These influences affect the physical, social, emotional, and intellectual development of children.

As a teacher, your interaction with students allows you to enable those you teach to explore the numerous roles and responsibilities of parenthood. Because most of your students will be future parents, they need to think seriously about the lifetime commitment of having children. Exploring roles and responsibilities of parenthood now with your students will enable them to make more informed parenting decisions in the future.

Parenting is an exciting and challenging experience — it is also a difficult role with many responsibilities. Therefore, individuals must commit to the role of parenting. When two individuals make a commitment to having a positive parenting experience, they also make a commitment to each other. A commitment to positive parenting might include the following:

- having open and honest communication
- sharing responsibilities in child rearing
- sharing responsibilities in domestic chores

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- developing a firm yet fair approach to guidance
- providing a strong foundation of moral beliefs
- providing a safe and secure environment

PARENTING ROLES

The term ***parenting*** is used to refer to the roles of parents. It suggests that the roles of mother and father may not be as different as people have thought in the past. It is no longer enough for a parent to simply be present in the home. Each parent is expected to share feelings and give attention to the parent-child relationship. In addition, other family members and secondary caregivers play important roles in social development.

Nurturing is always needed from parents because a child must feel cherished, valued, and comforted.

The term *parenting* helps us examine the process of rearing children. Nurturing is always needed from parents because a child must feel cherished, valued, and comforted. However, it becomes necessary to treat a child with firmness sometimes. In rare circumstances, parents must even be severe, without being abusive, in treatment of their children. Parents need to find a healthy balance between the different values that used to be thought of as "feminine" and "masculine." Both mothers and fathers need to show firm authority, tenderness, and concern.

Being a parent is not an occasional role; it is a daily commitment whose demands often take precedent over planned, preferred activities.

Parenthood can bring about many changes in a family. The first pregnancy for a couple is especially a time of great transition. During pregnancy, the couple experiences new feelings, roles, and responsibilities. These changes can be overwhelming for expectant parents and can lead to many adjustments in everyday lives. Expectant parents must prepare thoroughly in order to be ready for the addition to the family. New parents must make major adjustments as they fit their new roles into their daily routine. Being a parent is not an occasional role; it is a daily commitment whose demands often take precedent over planned, preferred activities.

As children grow, parenting roles become more complex. On a given day, parents may assume such roles as health care provider, nutrition provider, teacher, resource person, social director, clothing provider, caregiver, guidance provider, safety guard, and cleanliness supervisor (see activity 7D4). Individuals within a given family must constantly communicate and negotiate their role expectations to ensure that essential roles are effectively covered.

Because each family is unique, roles assumed by different family members will vary. Husbands and wives must look together at necessary roles and negotiate who can best do what. Older children may be expected to assist with household chores and tasks. Extended family members may be available to assist on a permanent or temporary basis. Single-parent families have unique challenges in fulfilling essential family roles. For single parents and teen parents, developing a strong support system is especially critical.

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Because parenting is a difficult role with many responsibilities, parents should use resources that are available to aid in the complex decisions they must make in their roles as parents. Not everyone should be a parent. Parenting requires special aptitudes and competencies that all individuals do not have or want. It requires learning many new things and being able and willing to put someone else's needs ahead of one's own. Parenting takes time and energy and money, sometimes leaving little for anything else. Parenting can be a rewarding experience and a positive lifelong experience, but it should clearly be recognized as a full-time, lifelong commitment. Along with the joys come many responsibilities.

PARENTING RESPONSIBILITIES

A ***responsibility*** is a condition for which a person assumes the duties, obligations, and accountability for something. The responsibilities of parenting are endless. Being a parent is much more than accepting any specific responsibility — it is being able and willing to accept all of them.

Some important responsibilities that affect the health and happiness of parents and children can be grouped into the following categories:
- child guidance
- legal and moral responsibilities
- responsibility for physical development, health, and safety
- responsibility for social and emotional development
- responsibility for intellectual development
- financial responsibilities

Child Guidance

All children need positive guidance. ***Guidance*** includes all of an adult's actions and words that are used to influence a child's behavior. Children need guidance for a variety of reasons. Some of these reasons include the following:
- to teach children what actions are acceptable and what actions are not
- to teach children how to interact with others
- to promote children's healthy attitudes about themselves
- to establish a positive self-concept and high self-esteem
- to ensure children's safety
- to encourage self-discipline
- to teach self-control

The guidance parents use should be appropriate for the child and should be consistent with principles of growth, development, and safety. It should also be appropriate for the child's age and abilities and for the situation. Guidance is achieved through modeling as well as talking; parents should be willing to model appropriate behavior.

Guidance is achieved through modeling as well as talking; parents should be willing to model appropriate behavior.

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Legal and Moral Responsibilities

Legal responsibilities of parenting include those things that are required because of a law. One example of a legal responsibility is protecting children by placing them in appropriate seat restraints while traveling in a motor vehicle. Divorced parents have a legal responsibility to provide economic security for their children by making child support payments. A parent who does not provide this care can be forced by the state to make the required child support payments.

Moral responsibility involves rearing children to be responsible and contributing members of society. A child's ***moral development*** involves his or her respect of others, understanding of rules, and ability to make good value decisions about what is right and what is wrong. Parents may choose to involve the church or otherwise provide religious training as part of the moral development of their child. The development of morals and a conscience relates closely to social, emotional, and intellectual development.

The development of morals and a conscience relates closely to social, emotional, and intellectual development.

Responsibility for Physical Development, Health, and Safety

Every child must have basic needs met to ensure healthy development. A ***need*** is a condition in which something is required for physical or mental well-being. Food, water, clothing, and shelter are examples of basic needs. Parents want their children to be safe and protected. Safety begins with medical checkups, immunizations, proper nutrition, and safe physical and emotional surroundings.

Medical Checkups. Medical care includes regular medical checkups by health care providers. Regular medical care should be a part of every family's routine. Regular checkups enable health care providers to learn more about their patients. Medical files can be established and can help a doctor diagnose and treat a specific medical problem. Regular dental checkups and eye examinations are also a significant part of maintaining good health. Also, it is extremely important to keep up-to-date with immunizations.

Immunizations. Some communicable diseases are preventable through immunization. ***Immunization*** is a process in which a very small amount of a particular disease germ (mumps, for example) is injected into the bloodstream so that the body begins to produce the type of antibodies needed to fight the germ. Immunization takes advantage of the body's ability to develop its own defenses against disease.

Children from ages one to four should be immunized against diphtheria, tetanus Pertussis (whooping cough), measles, rubella (German measles), mumps, and polio. The diphtheria, pertussis, and tetanus vaccinations are usually given together in a form called the DPT immunizations. Some states still require smallpox vaccinations. Also, in some states, an Hib vaccine is recommended by the health department for children at high risk of exposure to meningitis. Children enrolled in child care programs are part of this high-risk group. These children can be vaccinated as early as eighteen months of age. The maximum age for children to receive the Hib vaccine is five years. State child care licensing standards usually specify what immunizations are required and by what age. An immunization schedule currently recommended is shown in transparency 7D2.

Notes

Nutrition. Nutrition incudes the food eaten and the way the body uses it. Children need nourishing (nutritious) food to keep their bodies healthy. A very young infant is nourished only by liquids but still needs a balanced diet. Breast milk or prepared formulas provide the necessary nutrients for infants.

A balanced diet includes the basic nutrients: proteins, carbohydrates, fats, vitamins, minerals, and water. The so-called "junk foods" (foods that contain little or no nutritive value, such as soft drinks and candy) should be served in limited quantities. Foods high in salt and fat should also be avoided. Children can meet their nutrient needs by eating a variety of foods as recommended in dietary guidelines such as the Food Guide Pyramid. The Daily Food Guide for Children is shown in transparency 7D3.

Children who do not eat properly often lack the energy to engage in active play. They may be quiet, withdrawn, or seem to not care about many activities. They become ill more easily than other children and stay sick longer than well-nourished children. Poorly nourished children may be injury or accident prone. They may be less alert and slower to react because of low blood sugar.

Children who do not eat properly often lack the energy to engage in active play.

Abnormal conditions caused by poor nutrition are hard to recognize unless they are extreme. However, some symptoms in a child that may be the result of poor nutrition are as follows:

- a loss of weight or lack of growth
- severely decayed teeth
- bleeding of the gums and bleeding under the skin
- irritability, sluggishness, tiredness, and puffiness of the face, arms, and legs
- complaints of a sore, burning tongue, or cracks in the corners of the mouth
- bowed legs, large lumps at the end of the ribs, or a square shape to the head
- an unusually large appetite

Safe Physical Environment. To provide and maintain a safe environment, parents should be aware of safety practices to implement and to teach. Accidents are a major cause of injury and death among young children. Parents are responsible for planning and keeping safe surroundings in order to protect their children. This is accomplished by following safety regulations, continually watching how safe the indoor and outdoor environments of the home are, and teaching children safety information

Notes

appropriate for their ages. Parents should observe their homes from their child's point of view. They might kneel on the floor, for example, to see things as children would see them. Parents should especially look for hazards that could cause burns, electrical shock, fire, suffocation, drowning, poisoning, and cuts.

— **Burns.** Burns can result from a variety of sources. Small children can be burned easily as a result of their curiosity and activity. The following can cause burns in small children:

- contact with open flames, such as in a gas heater or gas stove
- contact with a hot surface, such as an electric heater, an electric stove, a hot pan, or an iron
- contact with hot liquid, such as scalding tap water or liquid boiling on the stove
- contact with a direct fire, such as from playing with matches
- contact with a metal slide or metal swing chairs heated by the summer sun
- electrical shock, such as when electrical cords, plugs, or appliances are played with or otherwise misused

Other ways to help prevent burns include keeping matches in a closed cabinet (preferably locked) out of view and out of reach of children. In addition, the setting on the water heater should be no hotter than 110° F.

— **Electrical Shock.** All appliances should be plugged into an outlet that children cannot see or reach. In fact, all electrical outlets should be above children's reach, covered with an outlet cover, or hidden from view. Electrical cords should be used safely. Replace frayed cords. Only one cord should be plugged into an outlet. Electrical cords should be hidden as much as possible so children will not be tempted to touch them. Also, cords should not be placed across areas where children might trip on them or bump into them.

Electrical cords should be hidden as much as possible so children will not be tempted to touch them.

Since water is a good conductor of electricity, people can receive electrical shocks if they touch an electrical appliance and moisture at the same time. Parents and children should not use any appliances near water or a source of water. Very little moisture is required for an electrical shock to occur. Due to the small size of children, an electrical shock that might be mild for an adult, could be more dangerous to a child. Electrical appliances should not be left in children's bathrooms.

— **Fire.** Of all dangers in a home, fire is probably the most feared. Fire is a life-threatening danger to everyone in the home. Parents should recognize fire hazards and correct them immediately. Common fire hazards include the following:

- electrical equipment in poor condition or being used incorrectly
- combustible materials, such as glue or cleaning solutions, placed near a heat source
- spontaneously combustible materials, such as cleaning rags, will ignite on their own if stored in tight spaces

Notes

- Flammable materials, such as newspapers and empty cardboard boxes, will ignite easily when touched by a flame or will allow flames to travel through them quickly.
- Matches or other fire producing items, such as cigarette lighters, should be stored out of the view and reach of children, preferably in a high locked cabinet.
- Fire-producing equipment, such as furnaces, stoves, and water heaters, should not be assessible to children. Either physical barriers, such as locked closets or metal guardrails, or constant parental supervision, as in the case of kitchen stoves, should be used to prevent injury to children.

— **Suffocation.** To ***suffocate*** means to strangle or to die from lack of oxygen. Suffocation hazards may appear in both the indoor and outdoor environments. The most common suffocation hazards for children include the following:

Suffocation hazards may appear in both the indoor and outdoor environments.

- plastic bags, especially plastic trash bags and the thin plastic bags covering garments that have been dry cleaned—A plastic bag pulled over a child's head can cause suffocation in minutes. Infants may accidentally block their nostrils with a plastic bag, or older children may play games with plastic bags and suffocate themselves.
- enclosed hiding places with a tight lid or door—Chests, trunks, empty refrigerators or freezers, or other containers can be dangerous. A child hiding in a closed-in space soon uses all the oxygen in the air and will suffocate. An old refrigerator or freezer should be stored with the door removed, or it should be belted and locked shut.
- small objects, such as beads and buttons that have popped or balloons that are not blown up—These items can easily block air passages if swallowed and they are especially dangerous to small children. Certain foods, such as unchopped meats, hot dogs, raw carrots, nuts, and fruits with pits, can also block air passages.
- entrapment spaces and objects—A widely overlooked cause of injuries is entrapment which can lead to hanging. Narrow spaces (from five to nine inches) in which a child can entrap the head are unsafe. Spaces to check include open steps, railings, and V-shaped bracings on play equipment. Equipment with parts which can close or tighten on the child are also entrapment hazards. For this reason, children should not be allowed to play with ropes except for supervised jump rope activities. Hangings can also occur when children get loose parts of their clothing caught. Young children should not be allowed to wear jewelry or scarves around the neck. Belts, ties, sashes, and drawstrings should be attached to garments. Children like to experiment, and these items can choke, trip, or cut off breath if children misuse them.

— **Drowning.** Another form of suffocation is by drowning. To ***drown*** is to suffocate in water or other liquid. Children are fascinated by water and enjoy water activities of every type. A child can drown in a very small amount of water, even water that is less than an inch deep. Children have drowned in puddles, drainage ditches, shallow containers of rain water,

A child can drown in a very small amount of water, even water that is less than an inch deep.

Notes

bathtubs, toilet bowls, and swimming pools. Parents should constantly watch for water hazards.

Ninety percent of all accidental poisonings occur to children under five years old.

— **Poisoning.** A ***poison*** is any substance that injures health or destroys life when taken into the body. Poisons can be swallowed, breathed, or absorbed through the skin. Ninety percent of all accidental poisonings occur to children under five years old. Poisons can be common household cleaning supplies, medicines, insecticides, cosmetics, paint supplies, certain plants, and a variety of other substances including gasoline and kerosene. Most poisonings occur because children swallow these substances. However, the fumes of some substances, such as glue, dry-cleaning fluids, lighter fluids, gasoline, kerosene, insecticides, and pesticides, are dangerous to children when inhaled. Other substances, such as some poisonous plants, can be dangerous if rubbed on the skin or eaten. Examples of poisonous substances include cleaning supplies, drain cleaners, toilet bowl cleaners, furniture polish, room fresheners, substances in aerosol spray cans, paint supplies, glue, pesticides, insecticides, rodent killers, gasoline, kerosene, nonprescription drugs (such as aspirin), prescription drugs, nail polish and nail polish remover, cigarette and charcoal lighter fluids, cosmetics, and poisonous plants.

— **Cuts.** Hazards that could cause cuts include toys and equipment that are broken or need repair, have sharp or pointed edges, or that are not appropriate for the age of the children who use them. Broken glass and other sharp objects, such as sticks, also are common hazards. Glass doors, such as sliding glass doors and glass storm doors, can be serious hazards. People have been seriously injured by walking through clear glass doors. If these doors are used around children they should be clearly marked or decorated at children's eye level to prevent accidents. When choosing toys and equipment, thought should be given to what the items would be like if broken. Items made of easily breakable plastic often result in sharp, jagged edges when broken. Equipment and utensils used for eating can be hazards also. Toys with easily removable parts that could cut or puncture are unsafe. Sandboxes and digging areas also should be checked for sharp objects. Outdoor items of wood or hard plastic should be checked for splinters.

It is recommended that a child be placed in the back seat whenever possible because it is safer than the front seat.

— **Car Safety.** Any time a child rides in an automobile, he or she should be securely fastened in a car seat or safety belt. Car seats are designed to protect a child in case an accident occurs. They are designed to spread the force of an impact throughout the child's entire body so that one particular area does not receive more shock than another. Car seats also prevent a child from being flung out of the car or from hitting objects in the car. Car seats can be used in the front or back seat and must be strapped properly into the car. It is recommended that a child be placed in the back seat whenever possible because it is safer than the front seat. One never should put a child into a car without using a car seat or safety belt. Tragic accidents can happen even when traveling a short distance at a low speed. Texas law requires all children under the age of two to be secured in a child passenger safety seat (car seat) and children two to four years of age to be secured in safety seats or by seat belts.

Notes

Responsibility for Social and Emotional Development

From the day of birth, children are placed in a social setting. ***Social development*** means learning to adjust to surroundings. Families (and others) teach children how to relate to other people. Observed behavior serves as an example for children to follow. By using approval or disapproval and reward or punishment, children can be taught to behave in a socially acceptable (correct) way. Family members and others can teach children that wrong behavior can harm other people and lead to future problems. In families, children learn to respect or disrespect authority. Families teach children to believe in certain religious practices and to follow certain political ideas. Children also gain attitudes about work and money and learn to value certain types of education.

By using approval or disapproval and reward or punishment, children can be taught to behave in a socially acceptable (correct) way.

Attitudes and feelings about sex roles are learned mainly in the family, and parents have a great impact on children's attitudes about gender roles. It is common for parents to treat young girls and boys differently. Young boys may be encouraged to be more rough and more physical, while young girls may be taught to play house with their dolls. If parents want to avoid ***sex-role stereotyping***, creating an image of how all females and all males are supposed to act, they must consider treating children of both sexes more equally and helping children understand that boys and girls, and men and women, can do many of the same things. By observing parents, children learn what they think is the way males and females should behave. Parents have a responsibility to model for their children the types of behavior they want their children to learn.

Children need affection and attention. The affection and attention of parents and other family members are important for the social and emotional development of children. The nurturing provided by a parent plays an important role in the development of a positive self-esteem and in the development of a child's relationships both inside and outside the family. For a young child, these relationships might include positive interactions with other children through play. As a teenager, positive and healthy interactions might be exhibited through dating. Regardless of age, all children need to know that they are loved and accepted by their parents and family members.

A child's self-concept is developed primarily as a result of interaction with the family. ***Self-concept*** is how a person sees his or her own identity, abilities, and worth. Self-concept develops through childhood and is molded by experiences with family and others. When children feel that they are worthwhile and important people, they have a positive (good) self-concept. When children feel that they are not important to anyone, they have a negative (bad) self-concept. Parents must remember that their actions, no matter how insignificant they seem, greatly impact their children's self-

Parents must remember that their actions, no matter how insignificant they seem, greatly impact their child's self-concept.

Notes

concept. By providing positive, but realistic, feedback and encouragement, parents help children develop positive, healthy self-concepts.

A family's income or spending patterns may affect the self-images of children. Children whose families have less money may feel that they are not very important. It is important to help children understand that self-worth does not depend upon the amount of money their families have or the goods they buy.

Responsibility for Intellectual Development

Children are born with mental ability. ***Intellectual development*** is how children gain the ability to think and know about things. Some of this intellectual development is gained through learning. Intelligence and mental ability can be defined in many ways. Many people involved in academics agree that intelligence is the combination of a person's capacities or abilities. It is the family, however, that helps to ensure that the child makes the most of his or her potential. The family influences how a child's mind develops through what they teach the child and how they support the child.

The family environment should provide opportunities for children to exercise thinking skills.

The family environment should provide opportunities for children to exercise thinking skills. Stacking brightly colored blocks is an excellent way for toddlers to identify height and color patterns. Preschoolers enjoy playing with toys that are moved with the hands, such as puzzles, and with recognition games. A child who is involved in learning activities at an early age may find it easier to learn in school. However, too much pressure from parents to do well can frustrate children and lessen their enjoyment of activities.

As children become more intellectually mature, they develop consciences. ***Conscience*** is a feeling for what is right and wrong. It is very important for adults to guide a child's development of conscience during the preschool years. Moral development involves learning to follow rules and making good value decisions about what is right and wrong. Moral development is controlled mainly by children's parents. The development of morals and a conscience relate closely to social and emotional development as well as mental development.

Financial Responsibilities

Just as an individual should assess financial condition before purchasing a car or home, individuals must seriously evaluate their ability to financially support a dependent child.

Financial and career stability should be considered before deciding to have children. Children are expensive. Just as an individual should assess financial condition before purchasing a car or home, individuals must seriously evaluate their ability to financially support a dependent child. The expense begins with the first pregnancy test or visit to the physician and does not end until the child becomes an independent, self-supporting adult.

The United States Department of Agriculture (USDA) estimates the cost of rearing a child to age eighteen in the 1990s to be more than $135,000. This figure assumes an annual inflation rate of eight percent. It does not include prenatal and birthing costs or any education beyond high school. Also not included is the indirect cost of loss of income if one parent stays home with the child rather than return to work. For example, if a parent leaves a job that pays $25,000 a year and stays at home for five years (until the child is in school), the indirect cost is $125,000. If the parent's separation from employment lasts until the child is in middle school, the indirect cost would be twice that amount.

Medical. Medical expenses begin as soon as a woman believes she is pregnant and goes to see her health care provider. Many health care providers have a set fee which covers all prenatal care, delivery, and certain postnatal care procedures. The expenses are the same whether the expectant mother first visits the health care provider as soon as she thinks she is pregnant or during her third trimester. It is best for an expectant mother to see her health care provider as early in the pregnancy as possible. The health care provider may prescribe special vitamins that must be purchased at a pharmacy. A detailed plan of how much the health care provider will charge and when the fees should be paid also will be made available. The total bill for a normal pregnancy and giving birth to a baby naturally can cost between $3,000 and $5,000. The total bill for Cesarean section delivery costs between $6,000 and $8,000. If the baby requires any special treatment, the cost rises significantly. Furthermore, children get sick and have accidents throughout their childhood and into adolescence. Parents are responsible for meeting the medical needs of their children, and this sometimes can be costly. Even a seemingly healthy child can incur several hundred dollars in medical bills in a year.

Insurance. To help pay the high medical bills, it is helpful to have insurance. ***Insurance*** is a system in which payments are made to an insurance company to protect individuals in the event of an illness, death, an accident, lost or stolen property, or a disaster. Insurance is often a benefit offered to employees by their employer. The cost of purchasing medical insurance without employer assistance may be very high. The different kinds of insurance that most people purchase are health insurance, life insurance, automobile insurance, property insurance, theft insurance, and liability insurance.

Clothing. The cost of maternity clothing and clothing for a new baby can be controlled more easily than many other costs involved in having and rearing children. Clothing can be expensive or inexpensive, depending on what is purchased. Children's clothing should be selected for comfort, durability, and washability. Children should not fear punishment for getting their clothes dirty either from toileting accidents or from their normal activities. Clothing should be selected for the child's level of development. This means that children should be encouraged to dress and undress themselves when they develop the physical and mental ability to do so. The best way to help them with this skill is to dress children in clothing that they can manage easily. For example, toddlers cannot manage tight necklines and

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Even a seemingly healthy child can incur several hundred dollars in medical bills in a year.

Children's clothing should be selected for comfort, durability, and washability.

Notes

buttons or zippers in the back. Young children who are being toilet trained need soft elastic waistbands that they can manage quickly and easily.

It is very important to watch children's shoe sizes because children's feet may grow very quickly over a short period of time. Shoes that are too small or too large can restrict physical movement, cause the child to trip easily, and harm the normal growth of the child's feet. Children also need shoes with closures which are easy for them to manage.

Shelter. A child must be provided with shelter to be protected from the elements. A home is much more than just shelter; it is a place where a person should feel safe, secure, accepted, and loved. A home does not need to be large or expensive, but it does need to be a safe haven in order to encourage family interaction and relaxation.

Child Care. It often is necessary for parents to be away from their children so they may attend work, school, medical appointments, or other commitments. Children cannot be left alone; therefore, someone else must be responsible for caring and watching over them. If competent family members are available, this can be an inexpensive solution to child care. Good child care can be expensive and difficult to find. The cost of child care for an infant can be as high as $80 to $100 a week. However, government assistance programs can provide help with child care expenses for parents who qualify.

Schooling. Once a child is old enough to begin school, expenses for child care may decrease, but other expenses may be incurred. Children must have the supplies necessary for them to function in the classroom. Children may need uniforms to wear to school. If children do not wear uniforms, they will need other appropriate, clean clothing to wear to school. After-school care may be needed, if parents are employed or are otherwise unable to care for their children when school is dismissed. The funds for these necessities must be provided by the parents, or at least be considered the parents' responsibility.

GRADES 7 & 8

Notes

- Display transparency 7D1, Parenting Responsibilities. Lead a class discussion regarding the responsibilities listed on the transparency. Lead students to brainstorm examples of each responsibility.
- Have students read about preventing childhood diseases and develop a poster showing the ages at which various immunizations should be given. Use transparency 7D2, Immunization Schedule for Children, as a resource.
- Display transparency 7D4, A Safe Physical Environment. After discussing the potential home hazards listed, divide the class into small groups. Have each group design and create a brochure about safety and children in the home. The brochures should be informative, creative, and colorful.
- Have the class brainstorm and list as many kinds of expenses as they can from their own childhood. Use transparency 7D5, Financial Considerations of Parenthood, as a resource. Have students ask parents or guardians to review the list and add any additional expenses; share findings with the class.

GRADES 9 & 10

- Display transparency 7D1, Parenting Responsibilities. Ask student volunteers to define the term *responsibility*. Using the definitions given by the students, lead a class discussion about the six responsibilities listed on the transparency.
- Assign individual groups to study references describing one childhood disease. Have them choose a leader who reports for the group on the disease's causes, transmission, symptoms, and possible effects of the disease, as well as what can be done to prevent it.
- Help students identify factors which influence intellectual development. Include inherited potential, health, diet, culture, values, and opportunities for learning. Have students give examples showing how each factor could influence development.
- Have students prepare a poster to illustrate experiences which encourage positive relationships at home. Use pictures of learning activities and surroundings conducive to positive environments.

Notes

GRADES 11 & 12

- Display transparency 7D1, Parenting Responsibilities. On their own paper have students define each responsibility as it relates to parenting. Ask student volunteers to share their definitions with the class. Use the definitions to lead a class discussion regarding the responsibilities of parenting. QUESTIONS: Why is this considered a responsibility of parenting? What are some examples of parents fulfilling this responsibility? What are possible ramifications of parents not fulfilling each responsibility? (Include ramifications for parents, the child, and society.)

- Lead students to brainstorm and list medical expenses that might be incurred during childhood. Include regular care as well as illnesses and accidents. As an enrichment assignment, have students interview a parent to learn what kinds of health care expenses the family has incurred with its children. Include the following interview questions: Which expenses were planned? unplanned? Which expenses were covered by insurance? What percentage of the expense was covered by insurance? Did community agencies help with any of the expense? Did any community agencies/organizations provide health care at no cost?

- Display transparency 7D2, Immunization Schedule for Children. Have each student or student group research and write a report which describes one of the diseases for which children commonly receive inoculation. Trace the history of the disease in this country. Inoculations include diphtheria, tetanus, pertussis, hepatitis B, measles, mumps, rubella, and polio. Some states still require a smallpox vaccination. Compare the mortality and/or morbidity rate for the disease before vaccination was available with the present rate. Lead a class discussion on the importance of vaccinations to the health and well-being of children today.

- Display transparency 7D3, Daily Food Guide for Children, and lead a class discussion about the importance of nutrition especially during childhood. Provide, or have students collect, nutrition guides/brochures from local fast food restaurants. Instruct students to work in groups to investigate the nutritional value of foods served by the restaurants. Have students identify what kinds of foods from their assigned restaurant would be wise choices for young children. Have students report their findings to the class.

ANY GRADE

Notes

- Display transparency 7D1, Parenting Responsibilities. After a discussion of each responsibility listed, have students design a poster using pictures portraying ways parents and families fulfill these responsibilities. Display the posters around the room or in a display case.

- Display transparency 7D6, Statements About Parenthood. Assign each statement to a group of students for discussion. Have students come to a consensus about their statement, determining whether or not they feel it is true, and why. Have each group select a spokesperson to present the group's opinion to the class.

- Arrange for a guest speaker who provides community parent education classes to discuss the importance of being prepared to parent. Assign written summaries to include the answer to the following question: Why is parent education important?

- Invite a physician or other health professional to discuss how maintenance of physical health can affect the overall health of a child — long-term as well as short-term. Have students write a summary of the talk.

- Display transparency 7D3, Daily Food Guide for Children, and lead a class discussion about the importance of nutrition during childhood. Have students work in groups to plan a day's menu for a young child using the Daily Food Guide. The menu must include all meals and snacks for the day. Have students share and analyze their completed menus as a class.

- Have students use an everyday item in the home to create a toy that might stimulate an infant's or toddler's intellectual development. The students should state the age of the child for whom the toy was planned, demonstrate the toy to classmates, and explain its value.

- Have students research and share their findings with the class about the U.S. Consumer Products Safety Commission. Discuss the work of the commission and how it goes about checking for safety in children's toys and clothing. Provide examples of printed materials distributed by the commission.

- Display transparency 7D4, A Safe Physical Environment. Lead students to brainstorm a list of potential hazards associated with the home. Use the students' list and the transparency to lead a class discussion about home hazard prevention.

Notes

- Invite a safety or building inspector to visit with the class about safety in the home with an emphasis on children and safety. Ask the speaker to describe what inspectors look for when they examine a building or house. Have the speaker also provide suggestions for making homes safer for children.

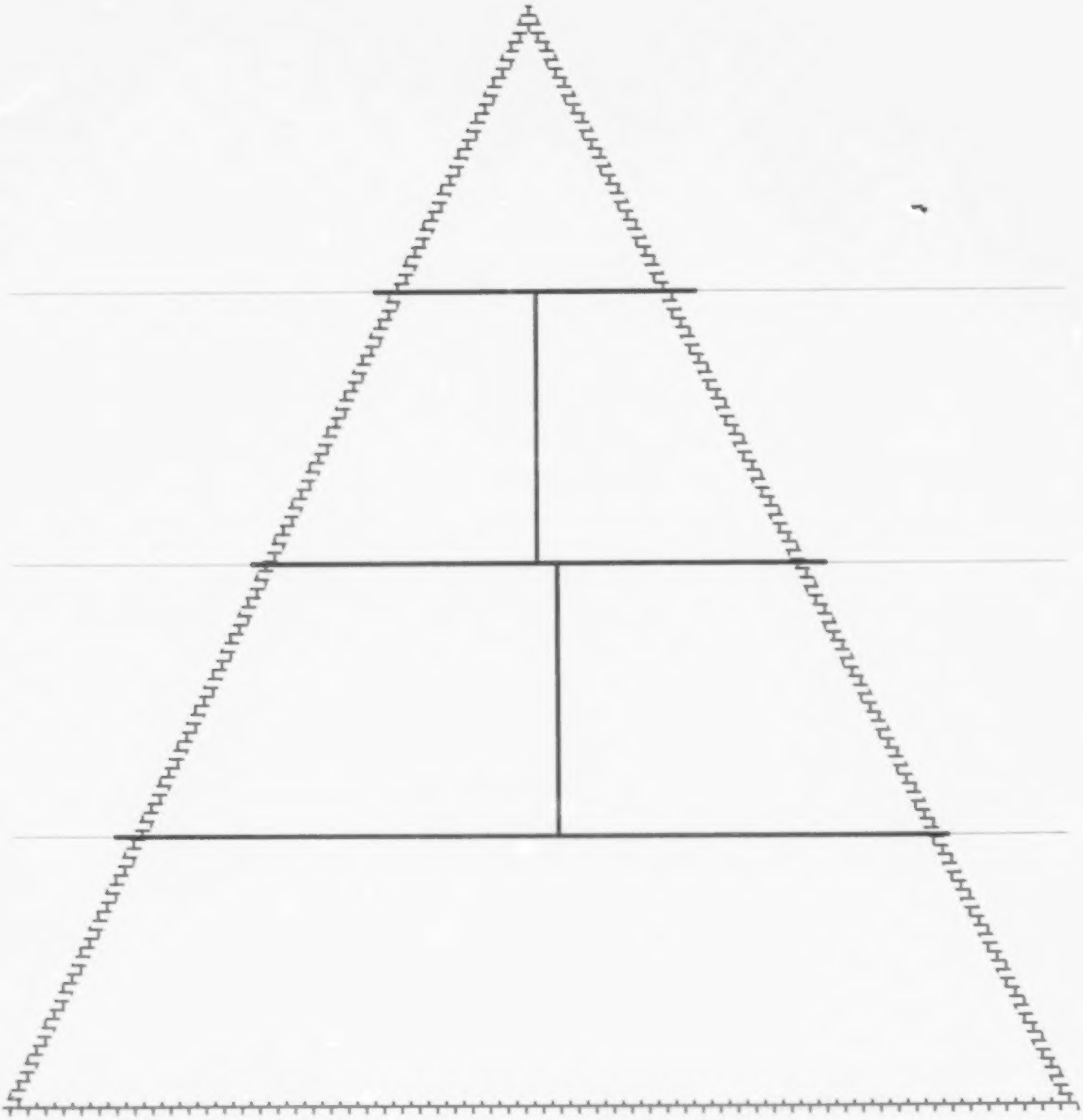
- Display transparency 7D5, Financial Considerations of Parenthood. Lead a class discussion about each consideration, citing examples in each category. Divide the class into groups and have students list as many examples as they can about their assigned category. Have each group select a group spokesperson to report back to the class. Have a class volunteer write the information on the board.

DIRECTIONS: Write a paragraph to answer the question: Why is parenting education important?

DIRECTIONS: Write an important safety rule for children for each of the key ideas listed below.

1. Burns
2. Electrical Shock
3. Fire
4. Suffocation
5. Drowning
6. Poisoning
7. Cuts
8. Car Safety

DIRECTIONS: In the space provided below, recreate the Food Guide Pyramid using serving sizes for children. Using magazines, find pictures that represent foods from each group that would be appropriate for children.



DIRECTIONS: Some of the roles performed by parents are listed below. Write an explanation of each role in the space provided.

1. **Health care provider** - maintains proper schedule of rest and exercise for children. Sees that children have the proper immunizations, is aware of the symptoms of illnesses, can perform first aid, and can obtain medical services if needed.
2. **Nutrition provider**
3. **Teacher**
4. **Resource person**
5. **Social director**
6. **Clothing provider**
7. **Caregiver**
8. **Supporter**
9. **Educational provider**
10. **Guidance provider**
11. **Safety guard**
12. **Cleanliness supervisor**

Additional roles and explanations:

13.

14.

financial responsibilities

child guidance

legal and moral responsibilities

Parenting Responsibilities

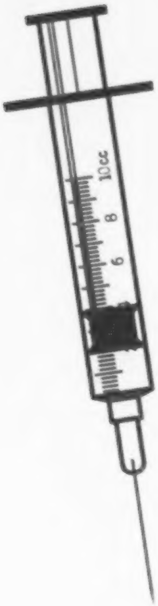
Responsibility for:

intellectual development

physical development, health, and safety

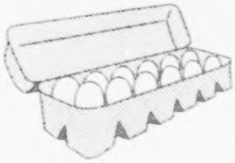
social and emotional development

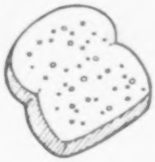
Immunization Schedule for Children



Age	Immunization
0-12 months	Hepatitis B Series
2 months	1st Diphtheria, Tetanus, Pertussis (DTP) shot 1st Oral Polio Vaccine
4 months	2nd DTP shot 2nd Oral Polio vaccine
6 months	3rd DTP shot 3rd Oral Polio vaccine Measles (Plain) shot
12 months	Tuberculin test
15 months	Measles, Mumps, and Rubella (MMR) shot
18 months	DTP (booster) Oral Polio (booster) MMR shot (if not already received)
18 - 24 months	Hib (HbPV) vaccine for meningitis
4 - 6 years (before starting school)	DTP (booster) Oral Polio (booster) MMR (if not already received)
10 - 12 years	Measles, Mumps, and Rubella (MMR)

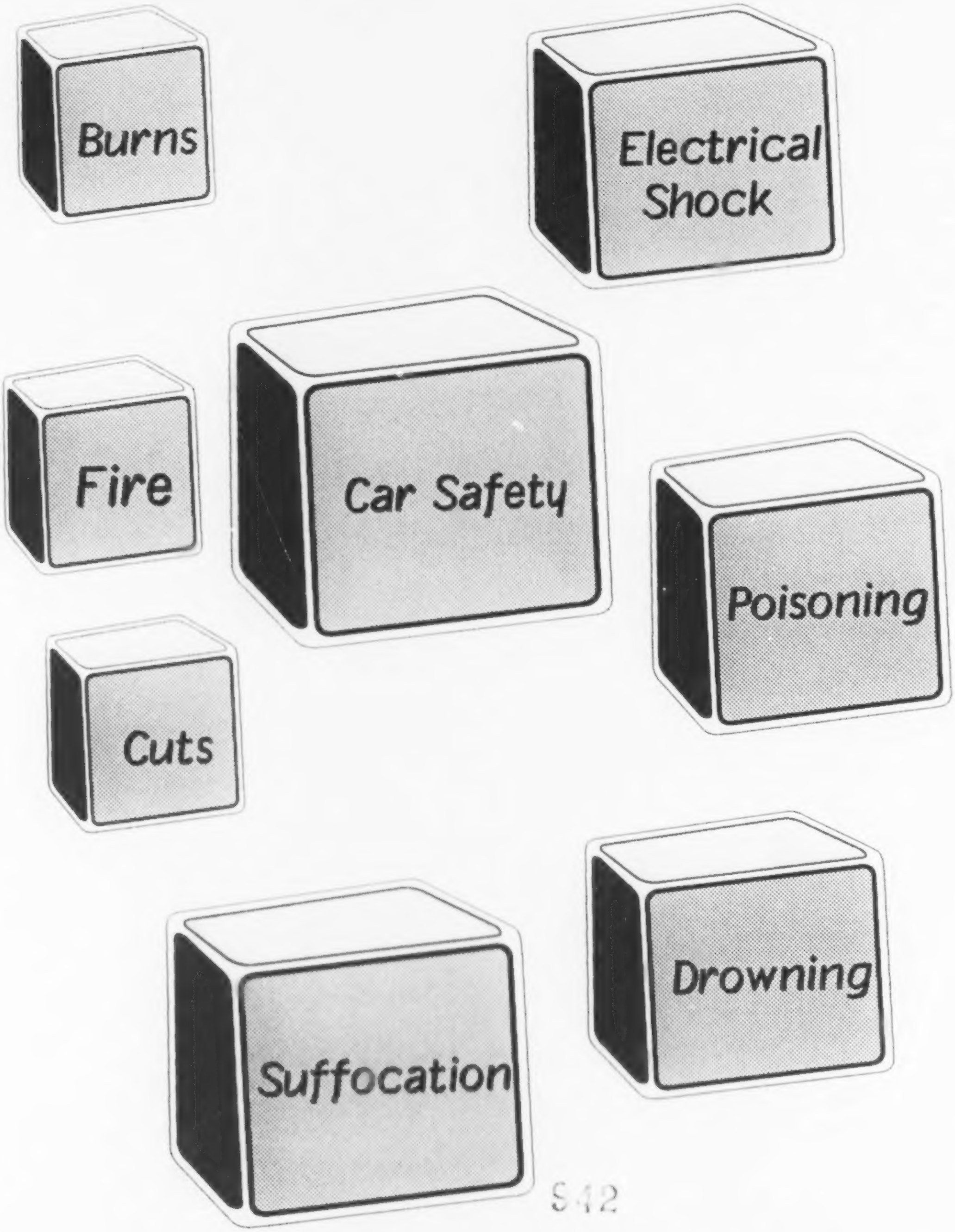
Daily Food Guide for Children





Food Group	Average Serving Size		Suggested Daily Servings
	1 to 3 years	4 to 5 years	
Milk, Yogurt, and Cheese (1 1/2 oz. cheese = 1 cup milk) Low-fat is preferred	1/2 cup	3/4 cup	3 servings
Meat, Poultry, Fish, Dry Beans and Peas, Eggs, Nuts, and Seeds			2 to 3 servings
Eggs	1 egg	1 egg	
Lean meat, poultry, fish, dry beans, and peas	2 tbsp.	4 tbsp.	
Peanut butter	1 tbsp.	2 tbsp.	
Vegetables (includes dark green and yellow)	2 to 3 tbsp.	4 tbsp.	3 to 5 servings
Fruit (citrus, melons, berries, and other fruit)	1/3 to 1/2 cup	1/2 cup	2 to 4 servings
Breads, Cereals, Rice, and Pasta (whole grain or enriched)			6 to 11 servings
Bread, bun, pizza	1/2 to 1 slice	1 slice	
Ready-to-eat cereal	1/2 to 3/4 oz.	1 oz.	
Cooked grains	1/4 to 1/3 cup	1/2 cup	

A Safe Physical Environment Helps Prevent . . .


Burns
Electrical Shock
Fire
Car Safety
Poisoning
Cuts
Drowning
Suffocation

BEST COPY AVAILABLE

Financial Considerations of Parenthood

MEDICAL EXPENSES

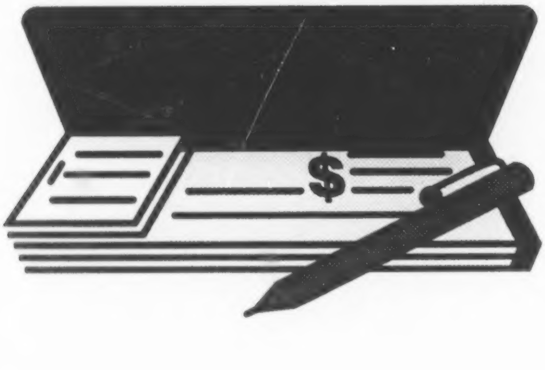
INSURANCE

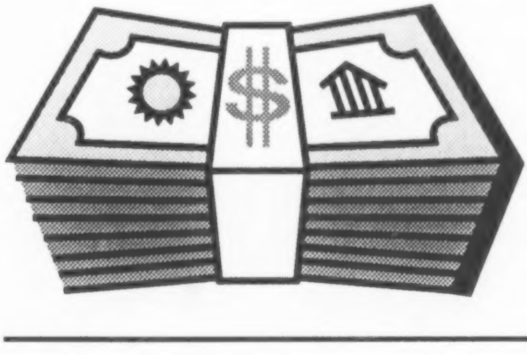
CLOTHING

SHELTER

CHILD CARE

SCHOOLING





Statements About Parenthood

✗ Rearing children is fun.

✗ Children are cute and sweet.

✗ Children will turn out well if they have "good" parents.

✗ Children improve marriage.

✗ If you rear children right, they will stay right.

✗ Good parents can manage any child, whatever the personality of the child being reared.

✗ Parents today are less effective than parents of yesteryear.

✗ Childless couples are frustrated and unhappy.

✗ There are no bad children, only bad parents.

✗ Children today really appreciate all the advantages their parents are able to give them.

✗ The hard work of rearing children is justified by the fact that the children will make a better world.

✗ Parenthood receives top priority in our society.

✗ Love is enough to guarantee parental performance.

Notes

7D1

Answers will vary.

7D2

Answers will vary.

7D3

Milk, Yogurt, and Cheese	3 servings
Meat, Poultry, Fish, Dry Beans	2-3 servings
Vegetables	3-5
Fruit	2-4
Breads, Cereals, Pasta	6-11

7D4

Answers will vary, but may include the following:

1. Example on activity sheet
2. Provides nutritious foods at properly scheduled feeding times.
3. Recognizes the value of education by providing children with lessons that will enrich their lives.
4. Answers children's questions.
5. Provides social activities for children which will help them gain social skills.
6. Responsible for providing children with clothing that is comfortable, age appropriate, and provides protection from the weather.
7. Responsible for caring for a child 24 hours a day.
8. Provides love and support to children at all times.
9. Provides children with the best educational environment possible.
10. Provides structure and guidelines.
11. Provides a safe environment for the growth and development of children.
12. Responsible for the cleanliness of children and maintaining a clean, safe environment.
13. Answers will vary.
14. Answers will vary.

UNIT 7

Module E

Notes

Parenting Education: Prenatal, Postnatal, and Infant Care

Take time to read between the lines.

Four million babies are born in the United States each year who need caring, nurturing, and knowledgeable parents to accept the tremendous challenge of raising them to reach their full potential. Their growth begins at conception, involving many aspects of development, maturation, and learning. Parenting education provides students with essential life skills. Becoming a parent begins long before the baby arrives as parents make choices about whether or not to actually become parents, as they learn about prenatal development and the labor process, and as they develop skills and assume responsibilities for caring for a new life.

Playing house is a favorite pastime for small children. At very young ages, boys and girls act out what they know best. They feed, bathe, and hold their dolls demonstrating what they have already learned about parenting. Some aspects of parenting are acquired quite naturally for some people; others may require conscious study and preparation. ***Parenting*** is a very comprehensive process that involves nourishing, guiding, and protecting children. It includes interaction between the parents and child over a period of many years. Parents are the most important people in the lives of young children. Parenting is a very demanding, challenging, yet rewarding and fulfilling role.

REASONS FOR HAVING CHILDREN

Every person who becomes a parent does so with a unique and individual background and collection of prior experiences. The parent's age, social

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status, income, career, extended family, and knowledge of children influence the decision whether or not to have children. As they think about this important decision, couples must consider both the advantages and disadvantages of raising children. Parents choose to have children for many appropriate and inappropriate reasons, including the following:

- a desire to give and receive love and affection
- a desire for stimulation and excitement
- a creative outlet
- proof of their adulthood
- family and cultural expectations
- a sense of achievement
- demonstration of religious and moral behavior
- economic benefits
- to fulfill a sense of power and responsibility
- to contribute to the continuation of society

This very personal decision may be affected by images of glamorous or fun-filled days playing with children. However, an accurate description of parenting must also include the many responsibilities which are present. Babies are totally dependent upon their parents and those their parents choose to also provide care for them. Areas of parenting responsibilities include the following:

- ***Basic needs.*** Basic needs include food, water, clothing, and shelter.
- ***Social and emotional needs.*** Children need to know they are loved and wanted by their parents and families.
- ***Appropriate child guidance.*** Guidance includes actions and words which influence a child's behavior. Parents play a major role in developing the child's self-esteem and self-concept. Children must learn what behavior is acceptable and ways to interact with others.
- ***Intellectual development.*** Parents have a responsibility for helping children make the most of their potential. Mental development is influenced by teaching, providing materials and experiences, and by supporting the child's efforts to learn in positive ways.
- ***Moral responsibilities.*** Parents teach their children about right and wrong, how to make decisions, religious beliefs, to respect others, and to understand and obey rules.
- ***Legal responsibilities.*** This includes responsibilities required by law, such as protecting the child from harm and using appropriate safety rules. Divorced parents who pay child support are complying with their legal responsibilities.
- ***Financial responsibilities.*** These responsibilities are the cost of housing, food, transportation, clothing, medical care, education, and other miscellaneous expenses. The U.S. Department of Agriculture estimates the cost of rearing a child to age eighteen in the 1990s to be more than $135,000.

Choices About Parenthood

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Much of what happens after the birth of a baby is determined by the way the family was living before the baby's arrival, including how the parents decided to have the baby. Many parents plan whether or not to have a baby and when. In some cases, parents may have both positive and negative feelings about becoming parents and choose to work through their differences. In other situations, there is a definite conflict, with one parent for the plan and the other against. Ideally, the choice about having children should be discussed and agreed upon prior to a woman becoming pregnant.

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It may be helpful for potential parents to spend time with other parents and their children before making a choice about becoming parents themselves. This gives potential parents opportunities to see children firsthand, observe the joys and responsibilities of parenting, and ask questions. They can also read books about children and parenting. Collecting information may help them focus on and understand their specific concerns. Many television shows and movies feature families and present both positive and negative family situations for parents to consider. Though it is important to be aware of the responsibilities and problems children bring, couples must also try to envision the pleasures and joys of having children and watching them grow.

Adoption is another consideration for couples who want to have a child. ***Adoption*** refers to bringing a child into the family through a legal process and raising the child as one's own. Adoption can be arranged before or after the birth of a child. Legal steps arranged privately, or through state agencies such as the Texas Department of Human Services, offer protection for children, birth parents, and adoptive parents. Adoptions require a health history (by birth parents), medical records, and a social history of information about past and existing relationships with family. For school-aged children, school enrollment, performance, and testing records are included. ***Open adoption*** occurs when both birth parents and the adoptive parents meet and agree to the adoption. The birth parents select the adoptive parents and have control over the process until after the legal papers are agreed upon and signed. Once signed, the birth parents must accept the decision they have made.

Sharing the Commitment

A ***commitment*** is a pledge or promise that one makes to do something or dedicate one's self to achieving a goal. An athlete may have to give up time with friends to train for the game. A parent must be willing to sacrifice and change to make a lifelong commitment to parenting. A child must become a priority throughout the parent's life.

A parent must be willing to sacrifice and change to make a lifelong commitment to parenting.

Before the child is born, the parents should begin discussing the roles each will assume after the child arrives. It is important to identify major responsibilities, such as providing the family income; caring for the baby;

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overseeing the baby's medical care; performing housekeeping tasks; planning, purchasing, and preparing nutritious family meals; performing home and yard maintenance; and doing laundry. Once the responsibilities have been identified, parents can begin to decide the role each will assume. It is also important to develop plans about caring for the child when the baby or the caregiver is ill.

Successful parenting is most readily accomplished in the context of a strong marriage relationship, where husband and wife support one another and work together to fulfill parenting roles.

Making a decision to have a child is best when both parents are personally ready to take on the responsibility for a child. Successful parenting is most readily accomplished in the context of a strong marriage relationship, where husband and wife support one another and work together to fulfill parenting roles. However, many pregnancies are unplanned, and many individuals must manage parenting roles and responsibilities as single parents. Even when, or perhaps especially when, becoming a parent was not a planned choice, the soon-to-be parent must make a commitment to parenting. Readiness for parenting does not depend only on parent's age, financial condition, or education. Successful parenting requires maturity, dedication, willingness to learn, and commitment to the child.

PRENATAL DEVELOPMENT

The process of parenting begins even before the baby is born. Many different factors contribute to the development of a fetus. Some factors can be controlled such as environment and health. Others related to genetics or heredity are determined at the moment of conception.

Effects on Prenatal Development

A baby's physical characteristics are determined at the moment of conception by the chromosomes and genes contributed by each parent.

Genetics. A baby's physical characteristics are determined at the moment of conception by the chromosomes and genes contributed by each parent. The sperm and egg each have twenty-three chromosomes. When the egg and sperm unite, the embryo should have forty-six chromosomes or twenty-three pairs, with half of each pair coming from each parent. A ***chromosome*** is the tiny part of the cell that contains the genes which determine physical characteristics. There are thousands of genes on each chromosome. ***Genes*** are the biological determinants of the characteristics or traits inherited from parents. While some gene pairs determine on their own the characteristics of a person, other gene pairs work together to determine characteristics. An individual's heredity is based on the combination of these genes. The two kinds of genes are dominant and recessive. A ***dominant gene*** is the stronger gene that will prevail over the recessive gene. The trait of the weaker gene or ***recessive gene*** will not be inherited unless both parents contribute the recessive gene to the offspring.

Each parent has two genes for a characteristic. Since the reproductive cells have only one of these genes, the child inherits one gene from each parent. Two genes out of four are passed to the offspring. If an offspring inherits a gene from each parent for the exact same characteristic, then the offspring will exhibit that characteristic. An example of this would be a child who receives a gene for blonde hair from each parent. Since both genes were for blonde hair, the child would have blond hair.

If both inherited gene pairs for hair color are not the same, the child could inherit two dominant genes, two recessive genes, or one dominant and one recessive gene. Unless a child inherits two recessive genes, one from each parent, the child will still display the characteristic of the dominant gene. However, the child may be a carrier of the recessive gene. This means that even though the child exhibits the dominant characteristic, he or she may pass the recessive characteristic to his or her child.

Boy or Girl? One of the twenty-three pairs of chromosomes are the sex chromosomes. The sex chromosomes determine the ***gender***, or sex, of the child — either male or female. The sex chromosomes are known as X and Y chromosomes. A female has two X chromosomes and a male has one X and one Y chromosome. Therefore, the mother always passes an X chromosome to her child while the father can pass an X or a Y chromosome. It is the chromosome inherited from the father that determines the sex of the child.

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The X chromosome not only contains gender information, but it also can contain information regarding genetic defects that are found only on the X chromosome. The Y chromosome is thought to determine only the gender of offspring and does not contribute to genetic defects or any other traits.

Multiple Births. A ***multiple birth*** is the birth of two or more infants at the same time such as twins, triplets, or quadruplets. Conception of more than one infant can occur in two ways, resulting in infants who are either identical or fraternal. If the babies are ***identical***, they must come from a single fertilized egg in order to contain the same genetic material. It is the same genetic material that makes the infants identical. When the sperm and the egg join, a ***zygote*** is formed. The zygote is the fertilized cell that develops into a human being. The zygote undergoes a rapid cell division shortly after conception to form a mass of cells. If this mass splits into two or more pieces, each piece will grow into an individual. When the babies come from a single egg, they will always be the same gender.

The other way a multiple birth can occur is when more than one egg is released and fertilized. These births are called ***fraternal***. Occasionally, an ovary releases more than one egg. It is possible for more than one of these eggs to be fertilized by different sperm. When this happens, each resulting zygote contains separate and unique genetic material because each sperm and each egg contain different combinations of genetic material. Fraternal twins are not identical and no more alike than brothers and sisters born at different times. These infants may or may not be the same gender.

Genetic and Chromosomal Disorders. Genetic disorders occur during conception. These disorders or defects may be passed from generation to generation in the parents' genes and chromosomes. An inherited

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disease may appear at birth or may not be noticeable until later in life. Many times when the chromosomes and genes do not form and act correctly, the pregnancy will end in a miscarriage. This may be nature's way to ensure more healthy, normal pregnancies and births.

Down's syndrome is the most common chromosomal disorder and occurs because of an extra chromosome of the twenty-first pair.

A ***chromosomal disorder*** occurs when there are too many, too few, or an abnormal arrangement of chromosomes. Down's syndrome is the most common chromosomal disorder and occurs because of an extra chromosome of the twenty-first pair. Women who are older than thirty-five have significantly greater chances of having a child with Down's syndrome than women who are younger than thirty-five.

Genetic disorders occur when there is a single defective gene or many defective genes. There are many defects that can be traced to a genetic disorder; some are rare while others appear more frequently. Some of the most common genetic disorders include the following:

- Cystic fibrosis
- Sickle-cell anemia
- Tay-Sachs disease
- Spina bifada
- Hydrocephalus
- Muscular dystrophy
- Phenylketonuria (PKU)
- Hemophilia
- Cleft lip or cleft palate
- Congenital heart defects

Rh Incompatibility. The Rh factor pertains to a person's red blood cells. You are either Rh positive or Rh negative. About 85 percent of the persons in the United States are Rh positive. Only 15 percent of persons are Rh negative. Rh incompatibility can occur only if the mother is Rh negative, the father is Rh positive, and the baby is Rh positive. If an expectant mother and her baby have different Rh factors, and the mother is Rh negative, they have ***Rh incompatibility***. The blood cells from the baby may pass into the expectant mother's blood stream. If this happens the expectant mother's body produces antibodies to fight the foreign blood cells. These antibodies pass through the placenta and harm the baby by destroying the baby's blood cells. The doctor will do a blood test to determine if the pregnant woman or her baby are in any danger from Rh incompatibility. Rh incompatibility is usually not a problem during a woman's first pregnancy.

It is the mother's responsibility to provide a healthy, nurturing environment.

Environment. Once a woman discovers that she is pregnant, she is responsible for another life. The decisions she makes will affect her as well as her baby. She must consider this in deciding where she goes, what she does, and everything she consumes. ***Environment***, or a child's surroundings, plays an important role in a child's development. For the first nine months, a baby's environment is inside the mother's uterus. Ideally, this is a safe, protected place for the baby. It is the mother's responsibility to provide a healthy, nurturing environment. Only the expectant mother can control the environment of the unborn baby. Detrimental environmental hazards that the expectant mother might expose her child to include the following:

- ***Alcohol.*** Everything a mother consumes can potentially affect the baby. It is not known exactly how much alcohol can damage the baby. Alcohol is absorbed by the baby and can deprive the baby of oxygen, which may cause brain damage. ***Fetal alcohol syndrome (FAS)*** is the term used to describe the physical and mental defects suffered by children who were exposed to alcohol while in the uterus. These defects may include heart problems, abnormal facial features, a small head, and malformed arms and legs.

- ***Drugs.*** An expectant mother should never take any drugs, illegal or over-the-counter, or prescription medication without her doctor's or health care provider's knowledge and approval. Drugs are passed to the baby through the placenta. They can be especially devastating during the first twelve weeks of pregnancy. Expectant mothers who are addicted to drugs bear children who are also addicted and who may develop severe health problems.

- ***Cigarette smoke.*** If an expectant mother smokes, she is more likely to suffer a miscarriage or have a child with low birth weight (under 5 and 1/2 pounds). This can lead to serious health problems, learning disabilities for the child, stillbirths, and Sudden Infant Death Syndrome (crib death). Recent studies also suggest that even a father's smoking may affect his chromosomes which can also cause birth defects in his children.

- ***Second-hand smoke.*** Second-hand smoke is smoke that a person inhales from a cigarette someone else is smoking. Second-hand smoke may be just as damaging to the fetus as firsthand smoke. Pregnant women and children need clean, smoke-free air. If the parents cannot quit smoking, they should smoke away from the baby's air supply; for example, parents should not smoke in the car with a baby. The more the parents smoke, the greater the risk of having an unhealthy baby.

Parental Health

Ideally, a woman should be in good health before she begins planning a pregnancy. Good habits for nutrition and exercise contribute to a healthy life, which helps the mother before, during, and after her childbearing time.

Nutrition. Eating the right food is one of the most important things an expectant mother can do to ensure having a healthy baby. Everything she eats or drinks will directly affect the unborn baby. It is important to eat nutritious foods, low in fats, but high in nutrient value. Pregnancy is not the time to be concerned about losing weight. However, it is not necessary for the expectant mother to overeat, gaining more weight than is necessary. Most doctors recommend a gain of twenty to thirty pounds. Generally, a health care provider or nutritionist will provide information about diet,

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nutritional goals, and how much weight should be gained. Various health conditions, such as diabetes, may alter eating habits particularly during pregnancy.

The expectant mother's main liquids should be water, milk, and fruit juices.

Pregnant women, like all people, should drink six to eight glasses of water each day. The expectant mother can get water in other liquids, such as fruit juices, but these can be high in calories. The expectant mother's main liquids should be water, milk, and fruit juices. Water is the main transportation system for nutrients as well as the most abundant substance in the body. Water helps dissolve the food that is eaten and carries the nutrients to the cells. Water also carries waste products away from the cells and out of the body.

Most doctors prescribe a vitamin supplement for their pregnant patients. Even if the expectant mother believes she is eating all the right foods, it is wise for her to take the vitamins her doctor prescribes. She should not take additional vitamins that are not prescribed by her doctor. An abundance of some vitamins can be harmful to both mother and baby. Quantity does not increase quality in the case of vitamins.

If an expectant mother cannot give up caffeine completely, she needs to limit herself to no more than 200 mg. per day.

The dangers of consuming large amounts of caffeine during pregnancy have been debated for many years. Some studies have shown an excessive amount of caffeine to be harmful to pregnant rats. More research is needed in this area. If an expectant mother cannot give up caffeine completely, she needs to limit herself to no more than 200 mg. per day. Caffeine is found in many beverages, chocolate, and some medicines. The most common sources of caffeine are coffee and tea. The amount of caffeine in coffee and tea depends on how the drink is prepared and the length of time brewed.

Once the doctor or health care provider makes diet recommendations, it is important for the expectant mother to read food labels for information regarding amounts of sodium, caffeine, fats, and calories. This knowledge will also be helpful in feeding the baby nutritious foods later.

Exercise. Exercise can help an expectant mother stay healthy during and after the pregnancy. The health care provider will make suggestions about when to exercise and what is appropriate based on the mother's health history.

Prenatal Care Providers

Prenatal care, the care the mother and the baby receive before the baby is born, is very important for the health of the baby and the new mother. An expectant mother should be under a doctor's care as soon as she believes she is expecting, and at the least by the time she is two or three months pregnant. The health care provider will monitor her carefully for any problems which might interfere with a healthy pregnancy. Medical care during pregnancy and delivery is very important and can be expensive. If expectant mothers have no medical insurance, other sources such as Medicaid, community or county clinics, or other resources may be available to provide health care and assist with expenses. Several types of health care professionals provide services for pregnant women. They include the following:

- an obstetrician-gynecologist (OB/GYN)
- a general practitioner
- a nurse-midwife
- a nurse practitioner

Notes

A ***gynecologist*** is a doctor who specializes in the health and care of the female reproductive organs. Gynecologists perform pelvic and breast exams necessary for the detection of cancer. All gynecologists are trained in ***obstetrics***, care during pregnancy and childbirth, but not all choose to practice obstetrics. They may refer their pregnant patients to health care providers who choose to care for pregnant patients.

An ***obstetrician*** is a gynecologist whose specialty is the area of delivering infants and providing care for the mother before, during, and after childbirth.

A ***general practitioner*** is a doctor who provides many kinds of care for all kinds of people. Some general practitioners, especially those in rural areas, provide care for pregnant women. The general practitioner may consult a specialist or refer a pregnant patient to a specialist if problems arise or if the expectant mother desires.

A ***nurse-midwife*** is a registered nurse who has been trained in obstetrics and prenatal care. A certified nurse-midwife provides family planning, prenatal care, labor, and delivery, as well as postnatal and newborn care. Many nurse-midwives are allowed to use hospital facilities for deliveries. Others perform in-home deliveries.

A ***nurse practitioner*** is a registered nurse who has received advanced education and training in a health care specialization. The nurse practitioner can carry out similar procedures to that of a doctor but has to work under a doctor's supervision. An OB/GYN nurse practitioner provides family planning, prenatal and postnatal care, but is not prepared to provide labor and delivery services.

Prenatal Health Care Visits

Visits to the mother's health care provider will probably occur monthly for the first six months, every two weeks after the seventh month, and weekly in the final stages of pregnancy. Prenatal visits may be scary and intimidating at first, but eventually the expectant mother will feel comfortable and at ease with the doctors and nurses that care for her during her pregnancy.

Visits to the mother's health care provider will probably occur monthly for the first six months, every two weeks after the seventh month, and weekly in the final stages of pregnancy.

The first visits usually include questions and tests to develop a complete medical history. It is important for the expectant parents to answer all questions as truthfully as possible. In addition to asking questions, the health care provider will give the expectant mother screening tests. Screening tests

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Screening tests may include a routine physical examination, including checking blood pressure, weight, eyes, ears, nose, throat, teeth, heart, lungs, breasts, and abdomen.

may include a routine physical examination, including checking blood pressure, weight, eyes, ears, nose, throat, teeth, heart, lungs, breasts, and abdomen. Blood will be drawn for several laboratory tests. The health care provider will also ask for a urine sample.

A ***pelvic examination*** is a procedure during which the health care provider internally checks the reproductive organs. It is a relatively painless process when the doctor checks the external genitalia and uses an instrument to look inside the vagina. A Pap smear is a test usually performed at this point in the examination. A ***Pap smear*** is performed by rubbing the cervix to collect a sample of cells for laboratory tests.

The doctor will also feel inside the vagina and rectum with gloved fingers. If a woman experiences pain or tenderness during any portion of the visit, she should tell the health care provider. If the pregnancy is normal, another pelvic exam is usually not necessary until the last weeks of the pregnancy. The expectant parents should be prepared to ask questions and make certain they understand all of the terms and procedures.

Medical Complications. Numerous complications can occur during pregnancy. If an expectant mother suspects she is having problems, she should consult her health care provider immediately. Serious complications may be characterized by the following symptoms:

- vaginal bleeding
- abnormal weight gain
- severe abdominal pain
- persistent headaches
- elevated blood pressure
- urinary complications
- fever
- severe vomiting
- unusual and excessive swelling of the face and hands
- vision problems

Once a physician is consulted, the cause of these symptoms usually can be determined. If the expectant mother ignores these symptoms, her life and that of the fetus could be in great danger. These warning signs never should be ignored or left untreated.

During certain stages of prenatal development, some illnesses can have a great impact on the development of the fetus. While some of these illnesses may seem harmless to the expectant mother, they can do irreparable damage to the fetus. An expectant mother should consult her health care provider for advice on avoiding illness during pregnancy.

Personal Care. The expectant mother will be busy during the pregnancy caring for herself as the baby develops. She should eat correctly, exercise, dress appropriately, and stay clean. Good hygiene is especially important during pregnancy. Wearing comfortable clothing and shoes will contribute to her appearance and positive attitude.

Notes

During a normal pregnancy, a woman can continue most of the physical activity she did before the pregnancy. Expectant mothers should consult their physician before doing any of the following:

- snow skiing
- water skiing
- football
- basketball
- soccer
- horseback riding
- any activity that causes jarring, bumping, or falling

Physical Discomforts. Most of the discomforts expectant mothers experience are not serious and are temporary. It is best to discuss any concerns with the physician. Physical discomforts that may occur are frequent urination and morning sickness. Frequent urination is caused by an hormonal effect on the bladder and the growing fetus pressing against the bladder. The best way to manage this is for the mother to stay near a bathroom. ***Morning sickness***, or nausea, may strike at any time of the day. It is often an early sign of pregnancy. Morning sickness usually stops after three months, when the body becomes more accustomed to all of the changes it is undergoing. Pregnant women should avoid foods or smells which are unpleasant to them. Sometimes nausea is worse on an empty stomach. Several small meals or snacks eaten throughout the day may be helpful. If nausea and vomiting are excessive, dehydration or loss of body fluids may occur. If an expectant mother feels her nausea is excessive, she should contact her doctor or health care provider. Other discomforts of pregnancy include the following:

- edema or swelling, especially of the lower legs, feet, and hands
- heartburn, when stomach acid does not pass through the stomach but flows up into the esophagus
- constipation (not being able to have a bowel movement)
- hemorrhoids (swollen masses of veins at the anal opening, are caused by the pressure placed on them from constipation or delivery)
- sleeping problems
- shortness of breath
- backache

Morning sickness usually stops after three months, when the body becomes more accustomed to all of the changes it is undergoing.

Stages of Prenatal Development

A pregnancy is sometimes referred to in periods known as ***trimesters***. A trimester is a period of time encompassing three months. Therefore, a nine-month pregnancy is divided into three trimesters. Prenatal development encompasses these three trimesters and is the growth of a baby before birth.

Notes

All of the changes and discomforts the expectant mother experiences are easier to accept when she understands all that is happening inside her body.

First Trimester. All of the changes and discomforts the expectant mother experiences are easier to accept when she understands all that is happening inside her body. Once conception has occurred, the cells begin to multiply. About five days later, the cells attach to the lining of the uterus, where they continue to develop. At this time the baby is about the size of the tip of a straight pin.

Two weeks after conception, the mass of cells is called an ***embryo***. At this time, the embryo grows, forming a placenta, umbilical cord, and the amniotic sac. The ***placenta*** is the organ which nourishes the baby and carries waste products from the baby to the mother. The ***umbilical cord*** grows from the placenta and attaches to the baby at the navel. Everything the baby needs to grow passes through this cord. The ***amniotic sac,*** and the fluid which it contains acts as a cushion for the baby.

At four weeks, the embryo is about one-fourth inch long. The internal organs are beginning to form, and the heart, although not completely developed, begins to beat. Small buds appear which will become the baby's arms and legs. With so many vital organs developing, one can see why it is so important for a pregnant woman to take good care of herself early in her pregnancy.

At eight weeks, tiny arms and hands begin to appear along with elbow and knee joints, fingers, and toes. The genitals begin to form, and the baby begins to look like a tiny human.

After the second month, the unborn infant is referred to as a ***fetus***. This is the longest stage of pregnancy and lasts until delivery. During this time, the fetus is about three inches long and begins to move. The nostrils, eyelids, lips, mouth, and teeth buds form.

Second Trimester. The baby will gain four to five ounces during the fourth month of pregnancy and will grow another three and one-half to four inches. The baby's facial features become more distinctive, and he or she can swallow and may even get the hiccups.

During the fifth month, the baby will grow two to three inches and more than double in weight. The baby's hair, eyelashes, and eyebrows are starting to grow; teeth and organs continue to develop; and the baby may even start sucking her or his thumb.

During the sixth month, the baby's body becomes covered with hair called ***lanugo***. There is a white creamy coating that attaches mainly to the lanugo called ***vernix***. Vernix helps protect the baby's skin and eases the trip through the birth canal. Although the expectant mother has put on a great deal of her weight during the second trimester, the baby still has a lot of weight to gain.

Third Trimester. At the seventh month, the fetus is considered legally viable, and if a woman delivers her baby this early, the baby may survive. With new medical technology and constant advances in the field of neonatology, many babies born prematurely can survive but may suffer long-term medical problems.

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During the eighth month, the fetus is gaining weight rapidly and adding body fat. The baby weighs about two and one-half to three pounds and is very active. During this month, the baby will change position in the uterus and prepare to move his or her head into the birth canal.

During the ninth month, the fetus will gain about one-half pound per week. The baby might not move around as much now as in the previous months because there is less room. The expectant mother may feel ***lightening***—sharp, shooting pains—as the fetus drops into the pelvis. Breathing should become somewhat easier for the expectant mother after the baby drops into the pelvis.

Labor and Delivery

Labor means to work. A woman has to work to help her baby come into the world. Although there are only about four inches for the baby to travel, it could take hours of labor before the baby is born. Early labor may begin with false labor contractions or ***Braxton-Hicks contractions*** as early as two or three weeks before labor actually begins. Braxton-Hicks contractions may feel like menstrual cramps or just an involuntary tightening of the lower abdomen. These contractions are early signals that labor will begin soon. There are different signals that let a woman know she is about to go into labor. They can include contractions, the mucous plug passing, and the breaking of the bag of amniotic fluid.

Although there are only about four inches for the baby to travel, it could take hours of labor before the baby is born.

Contractions. *Contractions*, or an involuntary tightening of the muscles surrounding the uterus, begin at the tip of the abdomen and flow downward, growing stronger. It is important and helpful for the doctor to time when the contractions begin and how long each one lasts.

Mucous Plug Passing. The mucous plug passes from the opening of the mother's vagina usually within seventy-two hours of the beginning of labor. The mucous plug which may appear slightly pink due to a small amount of blood will flow out when it is no longer needed to block the opening into the uterus. It may not even be noticed.

Breaking of the Bag of Amniotic Fluid. When the bag of amniotic fluid breaks, the water may gush from the vagina or just trickle out. In either case, a pregnant woman needs to contact her doctor/health care provider immediately. To avoid any chance of infection or complication, the doctor/health care provider probably will want to deliver the baby within forty-eight hours of when the water breaks.

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A woman may have one of the signs or all of them. They all may be very distinctive or they may overlap and occur at about the same time. It is important for the expectant mother to contact her doctor/health care provider when any of the true signs of labor begin.

Stages of Labor and Delivery

There are three distinct stages of labor: the opening of the cervix, the delivery of the baby, and the expulsion of the placenta.

There are three distinct stages of labor: the opening of the cervix, the delivery of the baby, and the expulsion of the placenta. Knowing about these stages and realizing that every birth is unique helps parents throughout this process. It may take only a few minutes to go through the stages; however, more frequently, the labor process takes several hours.

First Stage of Labor. The first stage of labor is the longest and may last ten to twelve hours. If it is a woman's first delivery, the labor usually lasts longer. During the first stage of labor, the cervix will dilate. ***Dilation*** is when the opening of the cervix stretches in order for the infant to pass into the vagina. The cervix is about 1/2 to 3/4 inches long and almost closed at the beginning of labor. In order for the baby to pass, the cervix needs to dilate to 10 centimeters or 4 inches. The contractions press the infant against the cervix causing the cervix to open slowly. As this happens, the cervix becomes very thin and merges with the walls of the uterus. This is called ***effacement***.

Second Stage of Labor. The second stage of labor begins once the cervix is completely dilated. The baby's head pushes through the birth canal. At this point the contractions get stronger. ***Crowning*** is the term used to describe the sight of the baby's head coming through the birth canal. The mother will help at this point by pushing.

Third Stage of Labor. The third stage begins once the baby is born. This stage involves the expulsion of the placenta. At this point, the woman may feel such a sense of relief and joy that she does not realize the ***placenta,*** or afterbirth, is being delivered. Once this part of the delivery happens, the birth process is complete.

Childbirth Options

Through the years, the procedures for birthing have changed. In the past, the father was isolated from the mother until after the child was born. Now, the father can often be involved throughout labor and delivery. Support and assistance may also be provided by other family members or friends during childbirth. Many couples attend prepared childbirth classes to learn skills for labor. Medication is available to relieve pain and help mothers relax. Cesarean section surgical deliveries are performed when a normal vaginal birth is not safe or recommended. Many hospitals offer birthing rooms which resemble a home setting, but offer medical care if needed. Birthing centers also offer a homelike atmosphere with the availability of limited medical care.

POSTNATAL AND INFANT CARE

Notes

Once the baby is born, a ***pediatrician***, or doctor who specializes in caring for children, and nurses will check the newborn baby and conduct tests to determine if any specialized care is necessary. The special care that a newborn baby receives during the first month to eight weeks is called ***neonatal*** care.

Once the baby arrives, many decisions need to be made regarding the birth certificate, the baby's name, how the baby will be fed, and whether or not a boy baby will be circumcised. Doctors and nurses can provide information to help parents in making these decisions.

Bonding

The first minutes after birth, as the parents hold their new baby, bonding begins. ***Bonding*** is loving and attending the baby by holding, feeding, caressing, rocking, singing, and speaking to the baby. Bonding helps a baby feel secure, safe, and loved.

The first minutes after birth, as the parents hold their new baby, bonding begins.

All babies need love and tenderness. Touching and caressing a baby helps the baby grow and develop normally. Babies who have not been held and touched enough may suffer from a failure to thrive. ***Failure to thrive*** is a baby's inability to gain weight and grow in height at an acceptable rate.

Feeding

One of the first things a baby will need is food. The baby may be fed by one of two ways, breast-feeding or bottle-feeding. The decision should be made after a discussion between the parents and the health care provider in order to made the best choice for both the parents and the baby.

Breast-feeding. For most babies, breast milk is the best source of nourishment. In addition to being an excellent source of nourishment, breast milk is easily digestible and gentle on the baby's digestive system. Antibodies that are present in the mother's system can be passed to the infant through the breast milk. These antibodies help fight infections that the baby may be exposed to during the first month of life. Breast-feeding is also beneficial to the mother. It helps her uterus contract and return to its normal size more quickly, and she may lose some of her extra weight while converting calories and nutrients into food for the baby. Breast-feeding is very convenient and costs no extra money. The father can still be a part of the feeding process by giving the baby water and by holding and cuddling the infant after the mother breast-feeds. It is important for the father to support the mother in whichever feeding decision is made.

In addition to being an excellent source of nourishment, breast milk is easily digestible and gentle on the baby's digestive system.

Notes

Bottle-feeding. Bottle-fed babies use the formula recommended by the baby's doctor. Over the years, infant formula has been manufactured to closely resemble breast milk. Infant formula contains protein, fat, carbohydrates, minerals, and vitamins that are essential to the infant's development. Plain cow's milk should not be fed to an infant. Plain cow's milk does not have the nutrients that an infant needs for healthy development. Usually a baby does not start drinking plain cow's milk until around the first birthday. This is when the digestive system can tolerate this kind of milk.

Some disadvantages of bottle-feeding are the cost of formula, equipment, and the preparation time. Formula must be mixed and stored safely, and bottles washed and sterilized. Infant formula has no antibodies, so bottle-fed babies may be more prone to illness.

One major advantage of bottle-feeding is that the father of the baby also can be responsible for feeding the baby. Also, the parents know exactly how much the infant is eating by measuring how much formula is in the bottle.

Crying

All babies cry, and they cry for many reasons. Discomforts due to physical reasons like wet or soiled clothes, gas pains, hunger, illness, or being too warm or too cool may cause them to cry. Emotional cries may be linked to needing to be held by mom or dad, being in strange places, or being near unfamiliar people.

Frequently, burping, checking for discomforts, or just cuddling, talking, and rocking will calm the crying baby. Each baby is unique and has individual preferences. In time, parents will be able to identify cries and know what to do to help their baby. Crying is a baby's form of communication. It is a normal response. If parents feel that their baby is crying inconsolably, they should consult a physician.

Sleeping

Newborns sleep a great deal, up to twenty hours a day.

Newborns sleep a great deal, up to twenty hours a day. Their sleeping is not always on a schedule that is preferred by adults. Usually, babies will not sleep through the night until three or more months old. When a newborn wakes up in the night, it is probably due to hunger. Holding the baby for a few minutes before feeding helps parents make certain that the baby is really hungry. Often, they are only wanting to be comforted. Eventually, a baby will sleep through the night without getting hungry. After that point, if the baby does awaken at night, the parents may need to provide encouragement to go back to sleep by rubbing the baby's back or singing softly. The parents should no longer automatically assume that crying at night is a sign that the baby is hungry. The baby may be too hot, too cold, have a dirty diaper, be sick, or simply need to be shifted to a different sleeping position.

Clothing

Notes

Newborns grow very quickly. Some newborn clothing may be worn only one or two times before it is outgrown. For this reason, it is not necessary to have a large wardrobe of clothing for an infant. The clothing selected should keep the baby at a comfortable temperature and protected from the elements.

The most important and numerous items in a baby's wardrobe will be diapers. If the parents are using cloth diapers, they will need about three to four dozen on hand. Diaper liners and several diaper pins will also be needed. If using disposable diapers, it is important to remember to have an adequate supply on hand. This will deter any late night trips to the store for diapers. ***Diaper rash*** is red, irritated skin around the diaper area. Changing soiled diapers promptly and keeping the baby clean will help prevent diaper rash. If diaper rash does occur, the cleaned area should be exposed to as much air as possible. An ointment can be applied before putting on a diaper. If the rash does not clear up within a few days, the baby's doctor should be contacted. Other clothing needed for a newborn consists of the following items:

- knit gowns (3-4)
- footed sleepers or onesies (3-4)
- t-shirts (3-4)
- sweaters for cool weather (2-3)
- knitted cap (1-2)
- baby blankets (3-4)

All children's sleep wear must be flame retardant.

Changing soiled diapers promptly and keeping the baby clean will help prevent diaper rash.

Newborn babies do not need a supply of shoes. Socks or booties will keep their feet warm enough. Strings, ribbons, or ties of any type should be short and not pose a danger of strangulation or becoming tightly wound around a baby's arm, finger, leg, or toe, which could cut off circulation.

Bathing

Most newborn babies do not get very dirty; however, it is still important to bathe them regularly. Their faces, bottoms, and the creases in their necks are the main areas to clean thoroughly. Babies should be given sponge baths until the navel area and umbilical cord are healed. It usually takes about two weeks for this healing to be complete.

Babies should be given sponge baths until the navel area and umbilical cord are healed. It usually takes about two weeks for this healing to be complete.

A ***sponge bath*** is given without placing the baby into water. With the baby lying on a towel or blanket, a warm, damp cloth can be used to wash the baby, beginning with the face and neck area. Soap should not be used on the face area until the baby is older.

A gentle baby shampoo that will not burn or sting the baby's eyes should be used to wash the baby's hair. Keeping the baby's hair clean will help prevent cradle cap. ***Cradle cap***, which develops on some babies' scalps, is a dry, crusty condition that can be cured by rubbing a drop of mineral oil on

Notes

the scalp an hour before shampooing. Daily shampooing is recommended to cure cradle cap.

Most babies have a soft place on their head which is called a ***fontanel***, or soft spot. This is the area where the baby's skull eventually will grow together. It is okay to gently touch or rub this area of the baby's head. If a change in the baby's soft spot such as a bulge or a sunken spot occurs, the baby should be checked by a doctor/health care provider.

Tub baths can be given once the navel area has healed. A baby bath can be given in a small tub or baby bath tub with warm—not hot—water. It is important to always check the water temperature before putting the baby in the tub. Check to make sure the water is not too warm by testing the water with an elbow, making certain that the temperature is comfortable. A wet baby may be slippery. Hold the baby securely and do not let the baby's head go into the water.

A wet baby may be slippery. Hold the baby securely and do not let the baby's head go into the water.

Once the baby's bath is complete, the baby should be lifted gently from the water and onto a soft towel. Many baby towels have hoods to keep the baby's head warm. A large amount of a baby's body heat is lost from his or her head, so it is important to keep the head covered once the baby is out of the tub.

Protection from Physical Harm

Because babies are totally dependent upon their parent or other caregiver, they are defenseless. It is the caregiver's responsibility to protect the newborn against physical harm. Physical harm to infants often results from accidents, improper handling, and abuse or neglect. Taking care of a baby is a full-time responsibility. Parents and other caregivers should be alert to eliminate hazards and practice safe habits at all times. Accidents are a major cause of injury and death in young children. With infants, check all toys for parts which could be pulled off and cause choking. Also, check ties or strings that might wrap around the baby's throat and cause strangulation. Parents need to be alert for safety features on cribs, strollers, and car seats. A baby should be securely fastened in a car seat whenever riding in an automobile. In fact, a car safety seat should be acquired before taking the baby home from the hospital. It is recommended that small infants (twenty pounds or less) be positioned so that they face the rear of the car. This position is recommended because if an accident occurs, the infant's back, which is the strongest part of the body, will absorb most of the shock.

A baby should be securely fastened in a car seat whenever riding in an automobile.

Newborns require careful handling. When holding a newborn, it is important to support the head; newborns do not have fully developed neck muscles and cannot hold up their own heads. Caregivers must use precaution to ensure that the newborn is not dropped or otherwise injured through handling. For example, children should be closely supervised when they hold or care for an infant. A problem of growing concern is ***shaken baby syndrome***, serious injuries caused by shaking a baby. Shaking a baby slams

Caregivers must use precaution to ensure that the newborn is not dropped or otherwise injured through handling.

the baby's fragile brain against the skull wall; resulting bleeding and damage may cause blindness, brain damage, or death. Never shake a baby, and be sure to inform anyone who may handle a baby of the dangers of shaken baby syndrome.

Children are also harmed through abuse and neglect. ***Child abuse*** is mistreatment of a child that results in harm. Child abuse can occur in many forms. ***Neglect*** generally refers to a lack of attention to the child (such as not providing food), which results in the child's suffering because needs are not met. Abuse and neglect result from complex causes. Feelings that often accompany abusive behavior include tension, stress, anger, depression, and ignorance. When parents do not know how to handle such feelings, they may mistreat their infant. Sometimes parents simply do not know what a baby needs or do not understand the seriousness of their responsibilities as parents or the total helplessness of the baby. Successful parenting requires knowledge of how children develop and what children need, as well as an understanding of one's own feelings and behavior. Education and support are key tools in preventing child abuse and neglect. Excellent resources are available to provide additional information on the topic.

Notes

Child abuse is mistreatment of a child that results in harm.

Illness

It is not uncommon for an infant to become ill. When parents suspect that their baby is ill, the doctor should be consulted since an illness in a newborn can become serious quickly. Some symptoms which indicate illness include the following:

- fever
- excessive crying
- diarrhea
- constipation
- lethargy
- vomiting
- breathing difficulty
- jaundice
- colic
- lack of appetite
- failure to move a body limb

Caring for a sick baby is demanding. Parents should follow the doctor's orders exactly and enlist help from other family members and friends when possible.

Immunizations

It is a parent's responsibility to obtain appropriate immunizations for their child. These begin at the age of two months. The baby's doctor or health care provider will provide a schedule for additional immunizations. Child care centers and public schools require up-to-date immunizations and a copy of the shot records.

It is a parent's responsibility to obtain appropriate immunizations for their child.

Notes

Postnatal Care For Parents

Just as parents are adjusting to their new baby and learning all of the skills for the baby's care, they also are experiencing physical and emotional changes. The ***postnatal period***, also known as the ***postpartum period***, is the span of time immediately after the birth of the baby. The postpartum period generally lasts from six to eight weeks. Everyone is excited and possibly tired and irritable from loss of sleep. Both parents must make adjustments to their lifestyle; however, the mother experiences physical changes in addition to the emotional changes that both parents endure. After giving birth, a woman's body may take several months to completely heal. The father needs to be especially considerate and understanding of the mother. He needs to help in caring for the newborn when possible.

After giving birth, a woman's body may take several months to completely heal.

If the mother of the baby is acting unusual, she may be suffering from ***postpartum depression***. This condition is common among new mothers but will probably last only a few weeks. The main cause of this type of depression is the abrupt hormonal change that occurs in the mother's body after giving birth. However, lack of rest, worry about being a good parent, concern about personal appearance, lack of attention, and a change in routine can contribute to the depression. Of course, fathers also can suffer from these feelings. By supporting the mother and helping her overcome her depression, the father will also experience improvement in his frame of mind and emotional state.

Adjustment to Parenthood. The positive changes of parenthood, such as having a baby to love, feeling closer to the other parent, and watching a baby grow, help parents accept the negative adjustments. Parents learn much of what they know about parenting from their own parents. In some cases, new parents make strong efforts to avoid repeating negative parental behaviors they recall from their childhood. Spousal support and encouragement help to make happy parents. When parents are happy with each other, they have happier, more contented babies.

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The first year of an infant's life is described as the ***nurturing stage of parenting***. During this time, the parents devote most of their time and energy to the infant. The transition to parenthood is easier when parents:

- realize that being a perfect parent is only an illusion
- accept that there are no exact prescriptions which solve all problems
- learn skills for making decisions and setting goals and priorities
- consider parenting as a series of trade-offs which require patience from everyone
- do not try to assume the role of parent without help from others
- make time to care for themselves and their relationship

No task in life has the potential to provide more hardship or joy than that of parenting. At times, it requires all of a person's energies, skills, and abilities. But a child's affection and laughter reward parents continually for their determination and dedication.

GRADES 7 & 8

Notes

- Have students complete the following sentences:
  Being a child is ...
  Being a parent is...
  Ask volunteers to read their statements to the class. Use appropriate responses to create a bulletin board or display.

- Divide the class into small groups, and have students identify their favorite parent characters from television programs. Ask each group to discuss and list parenting qualities for the character they selected. Lead the class to compare the lists.

- Contact adoption agencies, state supported and/or private, and request copies of forms required for the application process. Guide students to compare the information which is received.

- Invite the parent(s) of twins or triplets to speak to the class. Guide students in developing questions prior to the guests' arrival about pregnancy, childbirth, and infant care.

- Divide the class into three groups. Assign each group one of the trimesters of prenatal development. Have each group develop materials, charts, pictures, drawings, etc. to explain their assigned trimester. Organize the projects into a bulletin board or display.

- Divide the class into small groups. Assign each group to create a classified ad for the position of parent. Display transparency 7E1, Responsibilities of Parenting. Instruct students to use each of the responsibilities listed on the transparency in creating their classified ad. For example, the person responding to the ad must be able to provide housing, clothing, and good nutrition for a child in order to meet the responsibilities of basic needs. Have groups present their ads to the class. Use the ads to lead a class discussion about the meaning of each responsibility listed on the transparency.

GRADES 9 & 10

- Ask students to keep a diary, recording by the hour all of their activities for one day. Have students analyze and discuss how each hour might change if they were a parent.

Notes

- Lead students to discuss what qualities make a good parent. Ask students to list qualities they possess that would enable them to be good parents in the future. Have them also list qualities they would like to improve before becoming parents.

- Assign each student one of the birth defects listed in the text. Instruct students to obtain a definition and other information about the assigned defect from reference materials. Have students present their findings to the class.

- Contact a physician who provides prenatal care and request a blank "Health History" form. Duplicate copies for each student to complete. Encourage students to visit with parents and relatives to help fill in unknown information. After students have completed the form, lead them to discuss the importance of giving accurate health history information to a physician who provides prenatal care.

- Divide the class into four groups. Let each group select one of the following topics to research for comparison:
  - disposable diapers
  - cloth diapers
  - breast feeding
  - bottle feeding

  Information should include advantages and disadvantages regarding health, safety, cost, and convenience. Guide class discussion as groups share their information.

- Have students create posters that show the stages of prenatal development. Students should indicate the changes occurring with the fetus and the mother during each stage. Ask volunteers to summarize the stages of prenatal development for the class.

GRADES 11 & 12

- Many parents feel very inadequate when taking a newborn home from the hospital. Instruct students to work in small groups to interview parents of newborns about important tips that would have helped them in parenting during the first few days at home. Have each group edit the information they received, checking information against references, and write their recommended tips on a transparency. After all groups have displayed and explained their transparencies, lead students to compile on one or two transparencies a class list of the most important tips they discovered. The tips could be developed into a flyer for new or soon-to-be parents.

Notes

- Ask students to keep a diary, recording by the hour all of their activities for one day. In writing, have students analyze and compare how each hour might change for someone who is 1) expecting a baby or 2) the parent of an infant.

- Explain that financial responsibility is an important aspect of parenting. Divide the class into small groups to identify expenses for the prenatal stage (medical care, maternity clothes, delivery) and the first year (medical care, baby items, formula, clothing, cribs, etc.). Have students use catalogs or magazines to obtain price estimates. Lead students to discuss their findings.

- Use information from reference materials to complete activity 7E2 and 7E3 on genetic disorders.

- Instruct students to list major decisions a person makes in a lifetime and rank them in order of importance. Lead a class discussion on how the decision to parent compares with other major decisions and on various decisions related to parenthood. QUESTIONS: What are some short-term and long-term outcomes of the decision to parent? What are some decisions related to parenting a person may need to make? What information or resources would a person need in order to make decisions about parenthood?

ANY GRADE

- Provide newspapers and magazines for students. Have students read the newspapers and magazines and cut out one or two articles that are of interest to parents. Have each student describe what the articles tell about today's parenting challenges. Articles might feature play, educational activities, laws or rights of children or parents, pregnancy, smoking, safety, behavior problems, child abuse, or other related topics.

- Guide students in developing a questionnaire for parents who have been parents for at least 10 years. Have students interview 3 to 5 parents. Possible questions include what they think they do best as a parent, where they need to improve, areas where they were most and least prepared, and how they could have been more prepared to parent. Guide students to compile and analyze responses.

- Invite at least one adopted person and an adoptive parent to share with students how adoption has affected their lives. Guide students in preparing questions prior to the guests' arrival.

- Review with students how heredity determines individual physical characteristics. Have students determine from which ancestors some of their specific physical traits were inherited, such as hair or eye color,

Notes

height, or another prominent characteristic. Where possible, have students bring photos to back up their conclusions.

- Display transparency 7E6, Services for Children. Ask students to select one organization to contact requesting information on birth defects, prenatal development, or infant care. Once the material arrives, give students time to organize the information into a resource folder or notebook. Have students present the information they receive to the class. Use the information gathered to create a bulletin board or display case design.

- Use phone books and other available directories to make a list of all public or private health care agencies in the area. Divide the class into groups, assigning one of the health care agencies to each group. Have each group collect information on the assigned agency and present the information to the class.

- Assign various students different menus or choices available from the school cafeteria. Ask each student to make appropriate selections from the lunch menu for a pregnant mother to eat. Remind students to include the amount of water to drink with each meal. As students share their recommended selections with the class, reinforce the importance of good nutrition during pregnancy.

- Ask students to bring labels to class which include warnings for pregnant mothers. These might be found on soft drink cans and over-the-counter drug items. Display the labels for students to read. Lead a class discussion regarding why the labels are necessary.

- Have students bring empty containers or packages of products which contain caffeine. Guide them to compare the labels to determine which have more caffeine per serving. Lead a class discussion on the importance of controlling the consumption of certain substances, such as caffeine, during pregnancy.

- Ask a health care provider or expectant parent to provide copies of sonograms. Have the guest discuss why sonograms are used and what benefits they provide. Also have the guest show the sonogram and identify features that can be seen on the sonogram.

- Have students prepare a poster or display of the day they were born. Each student could obtain information from parents or others about the day of birth, who was there, where they were, the weather, important events in the news, their height, weight, first clothes, and how long they were in the hospital.

- Have students interview a pregnant woman, new mother, and a new father, asking them to share information about their experiences, emotions, physical deterrents, complications, exercise, nutrition, and tests. This could be completed as a panel activity.

Notes

- Organize the class into groups. Let each group select an infant care task to research and demonstrate to the class. Suggested activities include the following:
    - sponge bath
    - tub bath
    - diapering
    - dressing
    - feeding and burping
    - putting an infant into a car seat

- Arrange for an attorney to speak to the class on the legal implications of different decisions mothers and fathers make related to parenthood. Examples include legal rights of each parent when they are unmarried, separated, or divorced; financial responsibility of the father when the parents are unmarried or divorced; and custody rights of the parents if they are unable or unwilling to provide for children's needs.

- Display transparency 7E2, Risks Associated with Smoking During Pregnancy, and lead a class discussion about potential hazards to the unborn baby. Invite a doctor who specializes in neonatal care to speak to the class regarding this issue. Guide students in preparing questions prior to the guest's arrival.

- Display transparency 7E3, Symptoms of Medical Complications During Pregnancy. Discuss what each complication could mean to a pregnant woman. Lead students to brainstorm for other possible complications the mother could experience such as diabetes, Rh incompatibility, and sexually transmitted diseases. Provide materials about these and other possible complications for the students to read. Have students write a brief summary of the article they read. Ask for student volunteers to share their summaries with the class.

- Lead a class discussion regarding adjustments parents will need to make with a new baby in the home. Lead students to brainstorm adjustments they think new parents will need to make. As a class, divide the list into categories. Display transparency 7E4, Postnatal Adjustments, and compare the class categories with the categories on the transparency.

- Display transparency 7E5, Adjusting to Parenthood, prior to having a panel of parents visit the class. The panel could consist of parents of children from ages ranging from newborn to one year old. Using the information on the transparency, guide students in preparing questions prior to the parents' arrival.

- Invite a representative from the Department of Public Safety or local health department to discuss the importance of infant and child restraint seats for vehicles. Have the speaker demonstrate the correct use of child restraint seats and seat belts. Have several different types of child restraint seats on display.

Responsibilities of Parenthood

DIRECTIONS: The responsibilities of parenting are endless. Think of a word or term that relates to the responsibilities of parenting that corresponds to each letter in the word responsibility. Write the words next to the appropriate letter below.

R ______________________________

E ______________________________

S ______________________________

P ______________________________

O ______________________________

N ______________________________

S ______________________________

I ______________________________

B ______________________________

I ______________________________

L ______________________________

I ______________________________

T ______________________________

Y ______________________________

DIRECTIONS: Use the information from reference books or the Internet to complete the following chart.

Genetic or Chromosomal Disorder	How does the disorder affect the child physically?	How does the disorder affect the child mentally?	How is the disorder detected?	Expected Long-term Care and Outcome
1 Cleft Lip/Cleft Palate occurs when upper lip and/or roof of mouth fails to fuse together leaving a gap	gap can cause hearing impairment, speech impediment, and difficulty eating and swallowing			
2 Congenital Heart Defects				
3 Cystic Fibrosis				
4 Down's Syndrome				
5 Hemophilia				
6 Hydrocephalus				

Genetic or Chromosomal Disorder	How does the disorder affect the child physically?	How does the disorder affect the child mentally?	How is the disorder detected?	Expected Long-term Care and Outcome
7 Muscular Dystrophy				
8 Phenylketonuria (PKU)				
9 Sickle-cell Anemia				
10 Spina Bifida				
11 Tay-Sachs disease				

DIRECTIONS: In the blank to the left of each numbered item, write the letter of the answer that best completes each sentence.

______ 1. Genetic disorders occur when there is/are
A. more than one egg fertilized.
B. multiple births.
C. one or many defective genes.
D. the zygote undergoes rapid cell division.

______ 2. Fetal alcohol syndrome refers to
A. hydrocephalus.
B. defects to the fetus caused by exposure to alcohol.
C. congenital heart defects.
D. PKU.

______ 3. All people, especially pregnant women, should drink ________ glasses of water daily.
A. 6
B. 10
C. 3, one with each meal
D. 8

______ 4. During which month of pregnancy does the fetus gain approximately 1/2 pound each week?
A. ninth month
B. third month
C. fifth month
D. seventh month

______ 5. An advantage of bottle-feeding includes
A. cost.
B. the father and others can help with feeding the baby.
C. no antibodies are in the formula.
D. formula contains extra vitamins.

______ 6. When using car seats with infants, it is important to remember
A. the seat should be positioned so the baby faces the rear of the car.
B. it is safer to hold tiny infants so they will not fall.
C. never use a car seat until the baby weighs at least twenty pounds.
D. straps and buckles could choke the tiny infant.

______ 7. Appropriate immunizations for a child
A. are recommended to begin at age two months.
B. are required for enrollment in child care and public school.
C. are a parent's responsibility.
D. all of the above.

_____ 8. Parenting begins

A. at conception.
B. when the baby comes home from the hospital.
C. when people decide to make a choice about having children.
D. when people fall in love.

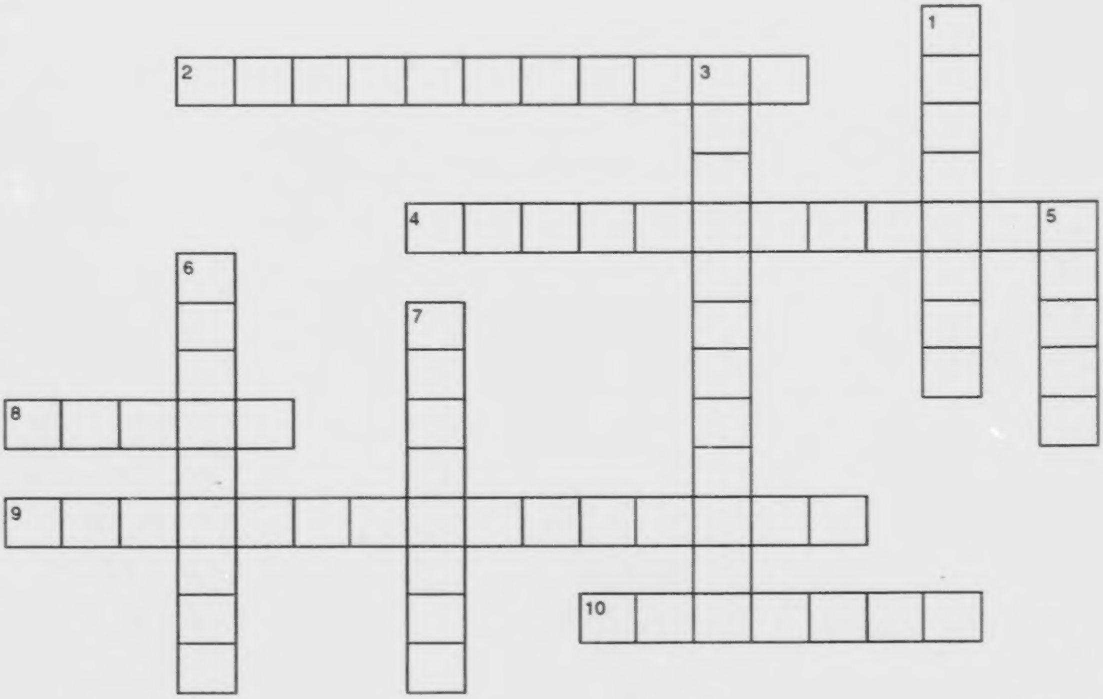
_____ 9. Potential parents can best decide whether or not to have children by doing all of the following except

A. spending time with children and their parents.
B. imagining the joys and pleasures of playing with children.
C. reading about and watching television shows about families and children.
D. asking what their friends think.

_____ 10. Open adoption occurs when

A. a child has been abandoned by both parents.
B. state agencies arrange the adoption.
C. both the birth parents and the adoptive parents agree to the adoption.
D. a legal service arranges the adoption after the baby is born.

DIRECTIONS: Complete the puzzle by using the terms that best complete the statements below.



ACROSS

2. An involuntary tightening of the muscles surrounding the uterus is known as a ____________.
4. A new baby receives ____________________ during the first month to eight weeks.
8. The biological determinants of the characteristics or traits inherited from parents are called _________________.
9. The postpartum period, or time after the baby is born, for the mother is called the ________________________.
10. Loving and attending the baby by holding, feeding, caressing, and talking is known as _________________.

DOWN

1. A child's behavior needs ___________________ through action and words.
3. An ___________________ is a doctor whose specialty is providing care for the mother and delivering the infant.
5. Signs of _____________ include swelling, especially of the lower legs, feet, and hands.
6. ___________________ is a very comprehensive process which means nourishing, guiding, and protecting children.
7. A soft spot on a baby's head is called a _______________.

DIRECTIONS: Fill in each blank using the scrambled words.

1. A TMTMNICOME is a pledge or promise that one makes to do something.

☐☐☐☐☐☐☐☐☐☐

2. COSMIOENC is a factor that contributes to the decision of becoming a parent.

☐☐☐☐☐☐☐☐☐

3. A multiple birth that can occur when than one egg is released and fertilized is called RTNERFAAL.

☐☐☐☐☐☐☐☐☐

4. A mother must provide a NTRUNUIRG environment for her unborn child.

☐☐☐☐☐☐☐☐☐

5. SETABR - IDENEFG is considered for most babies the best source of nourishment.

☐☐☐☐☐☐-☐☐☐☐☐☐☐

6. CEREIXES can help expectant mothers stay healthy during and after pregnancy.

☐☐☐☐☐☐☐☐

7. A doctor who specializes in the health and care of the female reproductive organs is called a YTSNLOGEOCIG.

☐☐☐☐☐☐☐☐☐☐☐☐

Responsibilities of Parenting

Basic needs

Social and emotional needs

Child guidance

Intellectual development

Moral responsibilities

Legal responsibilities

Financial responsibilities

Risks Associated with Smoking During Pregnancy

Poor Circulation

Slow Fetal Heart Rate

Neonatal Death

Stillbirth

Low Birth Weight

Symptoms of Medical Complications During Pregnancy

vaginal bleeding

abnormal weight gain

severe abdominal pain

persistent headaches

elevated blood pressure

urinary complications

fever

severe vomiting

unusual and excessive swelling of the face and hands

vision problems

Postnatal Adjustments

Economic

Physical

Psychological

Emotional

Personal Routines

Adjusting to Parenthood

☑ Parents realize that being a perfect parent is only an illusion

☑ Parents accept that there are no exact prescriptions which solve all problems

☑ Parents learn skills for making decisions and setting goals and priorities

☑ Parents consider parenting as a series of trade-offs which require patience from everyone

☑ Parents don't try to assume the role of parent without help from others

☑ Parents make time to care for themselves and their relationship

Services For Children

Child Care Information Service
National Association for the Education of Young Children
1509 16th Street, NW
Washington, DC 20036
1-800-424-2460
www.america-tomorrow.com/naeyc/

Gerber Products Company
445 State Street
Freemont, MI 49413
1-800-443-7237
www.gerber.com/index.html

National Center for Education in Maternal and Child Health
2000 15th Street North
Suite 701
Arlington, VA 22201
1-703-524-7802
ericps.ed.uiuc/npin/reswork/workorgs/ncemch.html

National Parent Information Network
ERIC Clearinghouse
University of Illinois at Urbana-Champaign
Children's Research Center
51 Gerty Drive
Champaign, IL 61820
1-800-583-4135
ericps.ed.uiuc.edu/npin/npinhome.html

Notes

7E1

Answers will vary

7E2 - 7E3

Answers will vary

7E4 - 7E5

1. C
2. B
3. D
4. A
5. B
6. A
7. D
8. C
9. D
10. C

7E6

1. Guidance
2. Contraction
3. Obstetrician
4. Neonatal care
5. Edema
6. Parenting
7. Fontanel
8. Genes
9. Postnatal period
10. Bonding

7E7

1. Commitment
2. Economics
3. Fraternal
4. Nurturing
5. Breast-feeding
6. Exercise
7. Gynecologist

UNIT 8

Balancing Work and Family Skills

📖 = Text

📋 = Teaching Strategies

✎ = Learning Activities

📽 = Transparency Masters

✓ = Answers to Learning Activities

UNIT 8

Module A

Notes

Managing Multiple Roles

Take time to read between the lines.

American families are in a state of transition. Less than 10 percent of American families are traditional families—those with the father in the work force and a mother in the home. The need for skills to balance work and family issues has been intensified by the growing number of working women, dual-career families, and single parents in society. One balancing work and family skill, that of managing multiple roles, has become a major topic in the media as well as in education. The successful functioning of a working family unit is vital to every family member. You as a teacher have an excellent opportunity to teach your students management skills and their roles in balancing work and family issues. Families must be equipped with a working knowledge of management skills in order to manage multiple roles successfully.

Today, individuals play many roles in their lives due to different careers, lifestyles, and family situations. Sample roles include the following:

- caregiver (siblings/elder family member)
- employee
- friend
- husband/wife
- parent
- son/daughter
- student
- volunteer

It is frustrating at times to juggle daily job responsibilities and to keep up with home and family responsibilities and other commitments. Management skills are needed to effectively balance and coordinate work, home,

Notes

school, family, and leisure activities. Skills for managing multiple roles must be attained before it is possible to attempt to balance work and family roles. In order to manage all of these roles, an individual must possess management skills.

A monthly calendar is helpful in organizing plans over a long term. Work schedules, pay day, due dates for bills or homework, test dates, and other obligations can be recorded. This allows a person to see a broader picture of obligations and enables him or her to become more organized. It also is helpful if individuals prepare a daily time plan. The monthly plan can help guide and organize the daily plan. The following steps will serve as useful guidelines in preparing a daily time plan:

- List tasks to complete on that day.
- Rank tasks in order of importance.
- Enter the top priority tasks on a calendar.
- Mark off each task as it is completed.

MANAGEMENT PRACTICES

Management is an effective tool for creating change and reaching desired outcomes.

Management is the act of organizing or supervising activities to obtain results. Management is an effective tool for creating change and reaching desired outcomes. Management requires the use of resources to meet work, personal, and family goals. A ***resource*** is a source of supply or support. Resources include skills, energy, time, knowledge, money, natural surroundings, social organizations, community facilities, and political institutions.

Goals are the purposes that individuals and families work toward. ***Goal setting*** refers to the identification of what one wants to achieve. Setting goals is the first step in improving a person's effectiveness and success in life and work. Goals are influenced by values, standards, needs, wants, and priorities.

Values are the worth attached to ideas or objects. In management, values are the underlying force that directs action. Values are usually personal feelings such as the belief in freedom, honesty, and hard work. Values can be held on a personal and family level. Family values may be passed down from generation to generation.

Standards serve as criteria used to evaluate behavior, objects, and feelings. Standards are the characteristics that a family or individual accepts as adequate. Standards often serve as the criteria for reaching goals.

A ***need*** is a condition in which something is required for physical or mental well-being. A ***want*** is a condition in which something desirable is lacking. A want differs from a need in that a want is not necessary for survival. Human needs and wants often provide the motivation necessary for survival. Human needs and wants often provide the motivation necessary to begin the management process. Priorities are activities or actions that demand attention over other activities or actions. Priorities should be established when setting goals. Individuals must consider what must be done, what should be done, what individuals want to do, and what individuals do not want to do. The amount of time required to obtain a goal also should be considered. Short-term goals are goals that an individual would like to reach in a short period of time. This time period is usually less than one year. Examples include passing an English exam or buying a new dress. Long-term goals are goals that may take several years to reach. When prioritizing goals, it is important that all goals are realistic. Individuals and families must have the resources to be able to obtain their goals. Figure 8A.1 represents the intricate process of establishing and accomplishing goals.

Notes

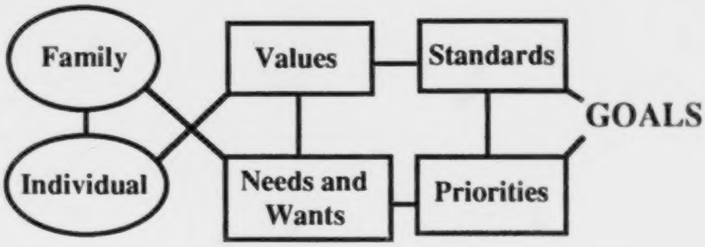


Figure 8A.1

Setting goals involves working toward a purposeful change and reaching desired outcomes either through personal management or family management. Therefore, proper management is an effective way for an individual or family to reach goals.

Setting goals involves working toward a purposeful change and reaching desired outcomes either through personal management or family management.

The Management Process

The management process consists of a series of four steps that emphasize the action taken by individuals, families, or businesses to accomplish desired outcomes. In the management process, resources are used to meet demands and reach goals. The steps of the management process are as follows:

1. Planning
2. Controlling
3. Implementing
4. Evaluating

Planning is the designing of a plan to reach goals. Planning is a significant part of the management process. Therefore, it is important that the planning step be completed successfully. Planning serves several functions including the following:

Notes

- meets a demand
- resolves a problem
- reaches a goal

The amount of success that is achieved through planning depends upon the completeness, relevance, appropriateness, and flexibility of the plan. A plan should be established by following a specific pattern of action. The following steps should be observed when creating a plan:

1. Identify the goal, demand, or problem.
2. Determine a sequence for the plan. Find a logical order for tasks, and note the length of time needed to complete each task. Obtain commitments from people involved in the planning process.
3. Organize the plan. Determine which tasks can be grouped together. Identify resources available to reach the goal, meet the demand, or solve the problem.
4. Determine a means for measuring progress. Determine if the plan is progressing as proposed.

Plans are the guidelines for the future. There are many types of plans that can be used. Four types of plans are explained in figure 8A.2.

Types of Plans

Single-use Plan
used once
involves many details
Example: A wedding plan

Repeat-use Plan
developed in anticipation of situations that are similar
should be revised, modified, or adjusted constantly
Example: Plan for studying for tests

General-use Plan
not specifically defined
usually involves long-term goals
Example: Finishing college in four years

Specific Plan
considered carefully with a clearly defined outcome
usually involves short-term goals
Example: Saving money for one week to buy a compact disc

Figure 8A.2

It is important to be able to not only recognize the need for a plan but to also use skills to develop a plan.

Notes

Controlling is the act of supervising plans as they are implemented. Controlling involves comparing the progress of the action to the original plan. The purpose of this comparison is to provide feedback. Feedback can be either positive or negative. Positive feedback shows that the plan is progressing as desired or expectations are being exceeded. Negative feedback identifies possible problems with the plan.

While in the controlling phase of the management process, the following should be considered:
- observance of the original time frame
- allocation of designated resources
- task completion in established order
- meeting of standards
- role performance
- feelings of people involved in the plan

After reviewing feedback modifications, adjustments, or revisions must be made accordingly. Many alternatives should be considered when adjustments are necessary. Examples of adjustments include the following:
- change standards for goal attainment
- reassign roles and responsibilities
- change the original time frame
- reprioritize goals
- change the original goal
- change standards for goal attainment

To effectively control plans, an individual must have the following characteristics:
- flexibility
- ability to recognize the need for change
- ability to identify what needs to be changed
- skills to put changes into action

Implementation is the act of putting plans into action. Implementation requires active participation by all individuals involved in the planning process.

Implementing a plan requires several different steps including the following:
- Decision Making. New decisions must be made to keep the action and performance progressing. These decisions are often more pressure oriented than decisions made earlier in the planning process.
- Physical Action. Individuals may be required to perform physical tasks such as typing letters, running errands, or operating machinery.
- Coordinating. Coordinating is the act of organizing, assigning, and monitoring actions and activities so that progress is constantly being

Notes

made to reach the goal. In order to coordinate activities, there must be good communication between the individuals involved.

Characteristics needed to implement plans effectively include the following:
- self-discipline
- ability to simplify work
- ability to communicate
- organizational skills
- self-motivation
- responsibility
- ability to supervise

The success of the implementation step depends upon the effectiveness of the original plan, resources available, and the knowledge of roles and tasks.

Evaluation is the process of examining the results of each step of the management process. The evaluation step should not be overlooked because evaluation leads to improved planning, controlling, and implementing in the future. The evaluation step and the controlling step both check the progress and outcome of a plan, but a more thorough examination is conducted during the evaluation step. The total management process should be checked during the evaluation step. Information received from the evaluation should be used as a means to improve management skills and the success of future plans.

STRESS

Stress can be positive or negative depending upon how an individual copes with it.

The process of managing multiple roles is not an easy task. It will more than likely result in some degree of stress. Most individuals experience pressures and hardships at some point in their lives. The condition in which a person experiences a high level of demand that causes tension is referred to as ***stress***. Family situations, financial commitments, job situations, and other commitments may all cause some degree of stress at any given time. Individuals typically experience stress regardless of the amount of planning.

People react differently to stress. Stress can be positive or negative depending upon how an individual copes with it. Stress can be positive when it motivates an individual to accomplish tasks she or he might not otherwise complete. When stress becomes prolonged or particularly frustrating, it can become harmful. Too much stress is referred to as ***distress***. Distress is negative and can be both physically and emotionally harmful.

Stress comes from mental or emotional activity as well as from physical activity. It can be influenced by a person's job or personal life. Stress is unique to each individual. It is so unique that what may be relaxing to one individual may be stressful to another. A person who enjoys staying busy and active at all times may find it very stressful to spend a day on the beach doing nothing at all. That situation may make a person feel very frustrated and nonproductive. It also may be very upsetting. On the other hand, someone who prefers working at his or her own pace and setting own hours may feel very stressed in a situation in which he or she must meet deadlines and punch a time clock.

Notes

The important issue in stress management is recognizing what causes stress and then determining methods of reducing the stress. It is important to select a job or career that will be beneficial to the individual and will provide positive stress instead of negative stress.

EFFECTIVE MONEY MANAGEMENT

A role experienced by most individuals is that of financial planner or money manager. Money is the main reason people work outside of the home. A person's income must be well managed or the goals for which the job was taken may never be achieved. It is important to be aware of media and societal pressures and of today's acceptance of instant gratification. Both can be detrimental to budgeting and spending both money and time. Effective money management is necessary to pay bills, buy food and clothes, have money to cover emergencies, go on a vacation, or buy a house.

Salaries

Salaries refer to payment for work done. Employees are paid using different salary or compensation plans. Each business has policies regarding how employees are paid for the work they do. In most cases, a business will use different payment plans for different types of employees. For example, employees whose primary responsibility is freelance work may be paid by the hour or by the job. If an employee works full time, he or she is more likely to be paid on a straight salary compensation plan. Paychecks may be received weekly, twice a month, or monthly.

A minimum wage was first established in 1938. The original federal law called for a minimum wage of twenty-five cents per hour. Since 1938, the minimum wage has increased steadily and is projected to continue to increase. ***Minimum wage*** is the lowest amount of money an employee can be paid per hour. It is set by law. Most entry-level and part-time employees are hired at minimum wage. As experience is gained, hourly salaries may increase to amounts above the minimum wage rate. Other types of compensation are included in figure 8A.3.

Budgets

Financial difficulties can cause problems in the work place and at home. A budget should be developed to help avoid financial difficulties. A ***budget*** is a plan for spending and saving income. There are five basic steps to developing a satisfactory budget. These steps are similar to the steps of the

Financial difficulties can cause problems in the work place and at home.

Notes

Types of Compensation

Straight Salary is a set rate of pay for work done.

Straight Commission is primarily used to pay salespeople. An employee receives a specific percentage of the volume ofmerchandise sold.

Salary plus Commission includes a set salary plus a percentage of each sale.

Tips are also known as gratuities. They are small sums of money, usually cash, given to an employee by a satisfied customer.

Bonuses are extra payments given to an employee for excellent work or as a share of the business' profits (often at the end of the year).

Figure 8A.3

management process. The five basic steps to developing a budget are as follows:

1. Determine needs and wants.
2. Examine fixed expenditures and income.
3. Develop a financial plan or budget.
4. Implement the plan.
5. Evaluate the plan.

Fixed expenditures and income can be examined by reviewing past expenditures. This will enable an individual to estimate how much money is needed to meet the household's needs. Household expenditures differ from one family to another. Extra costs should be considered before a person accepts a job offer to ensure that the benefits of the job will outweigh the extra expenses. Examples of extra expenses might include professional clothing, child care, transportation, additional income tax, and additional funds needed for time spent between jobs without income. Figure 8A.4 represents a sample budget.

Once a financial plan has been decided upon and implemented, it is important to evaluate the plan on a regular basis.

When developing a financial plan or budget, a person must consider the items mentioned. It also is important to remember a miscellaneous fund for unexpected bills or bills that exceed the budgeted amount. An emergency fund also is important to cover expenses in case the wage earner is ill or is unemployed and a lack of income results. The equivalent of two to six months income is suggested for an emergency fund.

Savings is another important factor when developing a financial plan or budget. A guideline for the amount to place in some type of savings plan is 10 percent of income.

Notes

Once a financial plan has been decided upon and implemented, it is important to evaluate the plan on a regular basis. Adjustments should be made if necessary. The evaluation can be done monthly or every two or three months. Evaluating properly and making needed adjustments will help eliminate financial difficulties.

Sample Budget

Housing (including mortgage or rent, taxes, insurance, and utilities	25-35 percent
Food (includes eating out)	15-20 percent
Debt Payments (includes car, loans, and credit card payments)	15-20 percent
Clothing	10 percent
Transportation (includes gas, insurance, and repair costs)	5-10 percent
Savings	10 percent
Miscellaneous (includes entertainment, medical insurance and expenses, education costs, personal grooming supplies, recreation, and charitable contributions)	10-20 percent

Figure 8A.4

GRADES 7 & 8

Notes

- Show transparency 8A3, Management Practices. Have students identify the various terms and give examples of each.

- Show transparency 8A4, Types of Plans. Have the class brainstorm for further examples of each type of plan. Have a volunteer write the examples on the board. Divide the class into four groups. Have each group take one of the four types of plans. Have each group devise a plan to accomplish a particular goal. Instruct a member of each group to present the group's work to the class.

- Lead a class discussion about how an individual's family can help him or her manage stress. How does the stress that one or more family members feels affect the entire family? How can the family help an individual manage stress?

- Discuss how financial behavior differs among families and individuals and how they have different ways of handling their money. Point out that although no one way is right for everyone, some ways give more satisfactory results than others. The aim is to be able to reach family goals with the resources that are available. Ask students to discuss some of the ways people spend their money, which may include the following:
  Live from day to day. "When we have money, we spend it and then get along as best we can until we have some again."
  Live from paycheck to paycheck. "We use all the money as we get it and by the next payday have nothing left, nothing to show for the money, and nothing that brings us close to our goals."
  Live "in the red." "We spend more than we earn by purchasing too many things on credit."
  Live creatively. "We plan the use of our income and resources so most of our goals can be met."
  QUESTIONS: What is considered effective or successful financial management for a family? What causes problems for families trying to reach their financial goals? What effect may a family's financial behavior have on their lifestyle? on attaining their goals?

GRADES 9 & 10

- Have a resource person speak to the class about stress. Help the students develop a list of questions prior to the speaker's presentation. Have the resource person discuss potential causes of stress, how to recognize stress, and how to avoid or deal with stress.

- Have students complete the following statements on paper:
  If I could have only one thing, it would be
  If my house were burning, the one think I would save is

Notes

Ask student volunteers to share their answers. Note individual differences. Have students define the term *values*. QUESTIONS: Do the answers to the two statements reflect your values? Why or why not?

- Have each student write down two or three long-term goals they wish to achieve. Using the four steps of the management process, have students outline what needs to be done in each step in order to accomplish that goal. QUESTIONS: How do the students feel about the steps necessary to reach the goal? Will it take longer than they anticipated? Is it feasible? Is it still a goal after completing this process?

- Have students use references to define *control* as it relates to putting plans into action. QUESTIONS: Does it mean the supervision of the plans? How does control differ in a family situation and a business management or classroom situation? Why is control a necessary part of management?

- Divide the class into small groups. Have the group consider a situation and present a skit showing how the person might react under stress. Assign each group one of the following situations: 1) a teen feels overloaded with a test coming up; 2) a teenager is going on a first date with a girl or guy that has long been admired; 3) a teen feels that he or she has no really good friends; and 4) a single mother is so busy working and caring for her home and family that she has no time for herself.

- Invite a local employer to speak about benefits currently offered in many businesses and intrinsic rewards of work. Ask the speaker to describe current trends in employment benefits. QUESTIONS: Why are the benefit packages offered by employers changing today? Why do businesses or employers offer benefits to employees? What is the worth of these benefits? Are these benefits important to consider along with wages? Why? What are intrinsic rewards people often receive from working? Why? Why are intrinsic rewards important to consider when selecting a job or during a person's employment lifetime?

GRADES 11 & 12

- Lead a class discussion regarding the many roles students play in their lives. Examples include caregiver to siblings or elder family member, employee, friend, husband or wife, parent, son or daughter, student, and volunteer. QUESTIONS: What different roles do their parents play? What roles do they perceive they will play when they are twenty-five years old? What roles do they want to play when they are older? What difficulties might they encounter playing these roles? How might they minimize those difficulties?

- Have students gather calendars, organizers, and reminders that can help them organize their schedules. Have each share his or her findings with the class. QUESTIONS: What are the benefits of each? What are their preferences for a particular type of calendar, organizer, or reminder? Why?

Notes

- Have students think about how their parents handle multiple roles of parent, spouse, homemaker, and wage earner. Discussion might be stimulated by asking students how their parents handle multiple roles using examples of situations such as an employed mother handling duties at home and shuffling children to activities and duties at work and an employed father trying to work and have time for his duties at home. QUESTIONS: How do your parents organize their time, work, energy, or other resources to accomplish everything they try to accomplish? What are examples of ways outside help may be used to accomplish part of the household tasks? If these resources must be purchased, are they worth it to the family and its management needs? Why?
- Show transparency 8A2, Establishing Individual and Family Goals. Divide the class into groups. Each group should determine a goal and decide how each item on the transparency would influence the achievement of that goal. Have one or two groups volunteer to share their information with the class.
- Have students use references to define *implementation*. Lead a class discussion about the many decisions that must be made in order to implement a plan. For example, when planning a party, choices must be made before implementing can begin in regard to invitations, theme, time, location, budget, and guest list.
- Have students use references to define *evaluation*, and discuss how it is involved in the management process. Have students practice evaluation in a management problem that was solved recently. Have the students practice evaluation on a management problem that they solved recently. QUESTIONS: Did they make the best possible use of available resources? Were the decisions and/or plans they made in keeping with their beliefs? Did they achieve the goal they originally made? Were set standards met?
- Lead a class discussion related to current work/family issues. Provide for students newspapers from several cities. Instruct students to read the papers and to select one article that relates to managing multiple roles. Have each student share his or her article with the class.

ANY GRADE

- Have students gather materials related to stress. Resources could include the school library, local hospitals, the Department of Health and Human Services, and a home economist from the local Agricultural Extension Agency. Have them ask what services each organization

Notes

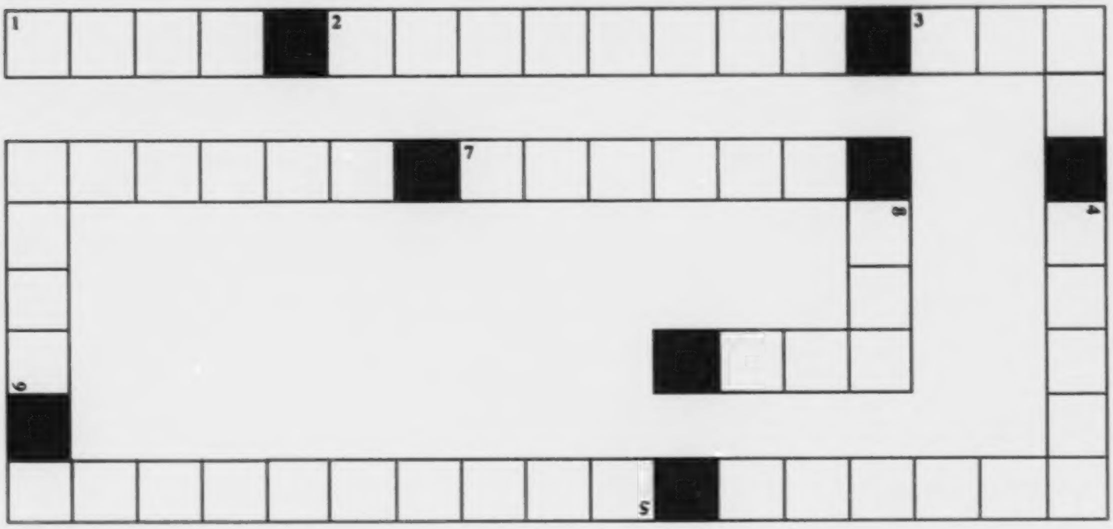
provides. Display in classroom the materials the students have collected.

- Show transparency 8A5, Planning a Budget. Item by item, write down the dollar amount the students think would be a satisfactory amount for an individual or family to cover the particular budget items. Research the various budget items by looking in the newspaper, asking parents or friends, or calling local utility companies or the credit bureau. Add up the amount column to determine the minimum net salary needed to make the budget plan work. QUESTIONS: Is the amount higher or lower than the salary they anticipate making? What adjustments would have to be made? (another job/fewer expenses) Establish a budget for a particular salary. A student's wages could be used. If using a fictitious salary, deduct 15 to 25 percent to obtain a net salary. Figure percentages and dollar amounts and write them down. Do the students think that they could live with the budget? Is it realistic? What if they had a family to support? What other considerations might there be?

- Display transparency 8A6, Monthly Calendar, asking the students if they keep a calendar and record important events. Write important events such as classroom activities, tests, and holidays on the transparency. This transparency can be shown and updated daily as a class or copies of the calendar can be distributed to students, allowing them to keep a record of all classroom events and other school, work, and personal activities.

- Display transparency 8A1, Things to do Today. Stress the importance of keeping a daily time plan and its relation to management skills. Managing multiple roles is a difficult task, but it can be made easier by recording everything that needs to be done and everything that you would like to do and marking off each task as it is completed. Place tasks that must done on the top of the list and things that you would like to do toward the bottom. Being able to mark off tasks as they are competed gives a sense of completion. Ask for a volunteer to help complete the list of things that he or she needs to do that day related to home, school, or work. Have the students make a similar list every day for a week. QUESTIONS: Did you feel more organized by having a list and marking items off as they were completed? Were too many items placed on the list to complete successfully in one day? Were you able to complete the tasks you wanted to, or were you only able to complete the required tasks? How might you do both successfully?

DIRECTIONS: To review management practices, complete the following activity. Read each statement below the puzzle. Write the missing word beside the corresponding item number in the puzzle maze.



1. A condition in which something is required for the physical or mental well-being of an individual.
2. A source of supply or support.
3. Differs from a need in that it its not necessary for survival.
4. The act of organizing or supervising activities to obtain results.
5. Activities or actions that demand attention over other activities or actions.
6. Criteria used to evaluate behavior, objects, and feelings.
7. The worth attached to ideas or objects.
8. Purposes that individuals and families work toward.

DIRECTIONS: Explain the roles of planning, controlling, implementing, and evaluating in managing multiple roles. Read each description of management functions. For each, select the name of the function of management which the statement best describes. Place the letter of the correct management function in the right-hand corner of the box with the letter that corresponds to the description. If all answers are correct, the total of the numbers in all four rows and columns will be equal. Write this total in the space provided.

Functions of Management

1. Planning
2. Controlling
3. Implementing
4. Evaluating

A	B	C	D
E	F	G	H
I	J	K	L
M	N	O	P

Total ________

Descriptions of Management Functions

A. This management function answers questions about how well objectives have been reached.

B. Identifying the goal, demand, or problem is part of this management function.

C. This management function involves supervising plans as they are implemented.

D. This management function involves putting a plan into action.

E. Organizational skills are used in this management function.

F. This management function involves decision making, physical action, and coordinating.

G. The total management process is checked during this management function.

H. This management function involves comparing the progress of the action taken to the original plan for feedback purposes.

I. Information received in this management function can be used for the success of future plans.

J. For this management function to be successful, a person needs to have self-discipline, organizational skills, self-motivation, responsibility, and communication abilities.

K. Flexibility and the ability to recognize the need for change are important qualities needed for this management function to be successful.

L. The success of this management function is determined by its completeness.

M. Single-use, repeat-use, general-use, and specific-plan are used in this management function.

N. The success of this management function depends upon the effectiveness of the original plan, resources available, and the knowledge of roles and tasks.

O. Skill to put changes into action is the key to the success of this management function.

P. This management function leads to improved planning, controlling, and implementation of goals.

DIRECTIONS: Practice setting and prioritizing goals by completing the following activity. Answer each question in the space provided.

1. List in order of importance five things you need to do during the next week. (Example: study for a test)
   1.
   2.
   3.
   4.
   5.

2. List in order of importance five things you would like to do during the next week. (Example: go to a movie)
   1.
   2.
   3.
   4.
   5.

3. List in order of importance five things you would like to accomplish within the next five years. (Example: go to college)
   1.
   2.
   3.
   4.
   5.

4. Think about what you would like your life to be like ten years from now. What will you have to do to accomplish your goals?

5. How do you think your family (now and in the future) will influence the accomplishment of your goals? (Example: parents will or will not help with college expenses)

DIRECTIONS: To summarize ways to recognize stress in your life, complete the following activity. For each statement that represents something that might cause stress in your life, place a ✓ in the "Agree" column. For each statement that you feel would not cause stress in your life, place a ✓ in the "Disagree" column. In the space provided, write a one-sentence statement defending your answer.

Agree	Disagree	Statement
		1. Your teacher tells the class to pass in their homework and you realize that you forgot to do yours.
		2. Your bank statement arrives and you have forgotten to write down a $75 deposit meaning that you have $75 more in your account than your checkbook balance shows.
		3. Your parents tell you that you cannot go to the big party this weekend that everyone else is attending.
		4. You don't remember hearing your alarm go off. When you wake up at 7:55, you realize what has happened, and you have to be at school by 8:15.
		5. Your parents give you a new car for graduation.
		6. Your girlfriend or boyfriend breaks up with you only to start dating your best friend.
		7.Your parents tell you that they are going to have a baby.
		8. You are elected president of the student body.
		9. You make all A's on your report card.
		10. You get a speeding ticket for going 45mph in a 30mph zone.

DIRECTIONS: Individuals play many roles in their lives. Look at the sample roles listed below and place a ✓ next to those roles that you play at the present time.

________ son/daughter

________ student

________ friend

________ employee

________ caregiver (siblings/elder family member)

________ husband/wife

________ parent

________ boyfriend/girlfriend

________ volunteer

________ team/club member

________ brother/sister

________ granddaughter/grandson

________ niece/nephew

Which of these roles do you consider to be your most important role?

Which of these roles do you think your parents would identify as your most important role?

If you do not live with your parents, which role do you think the person you live with would identify as your most important role?

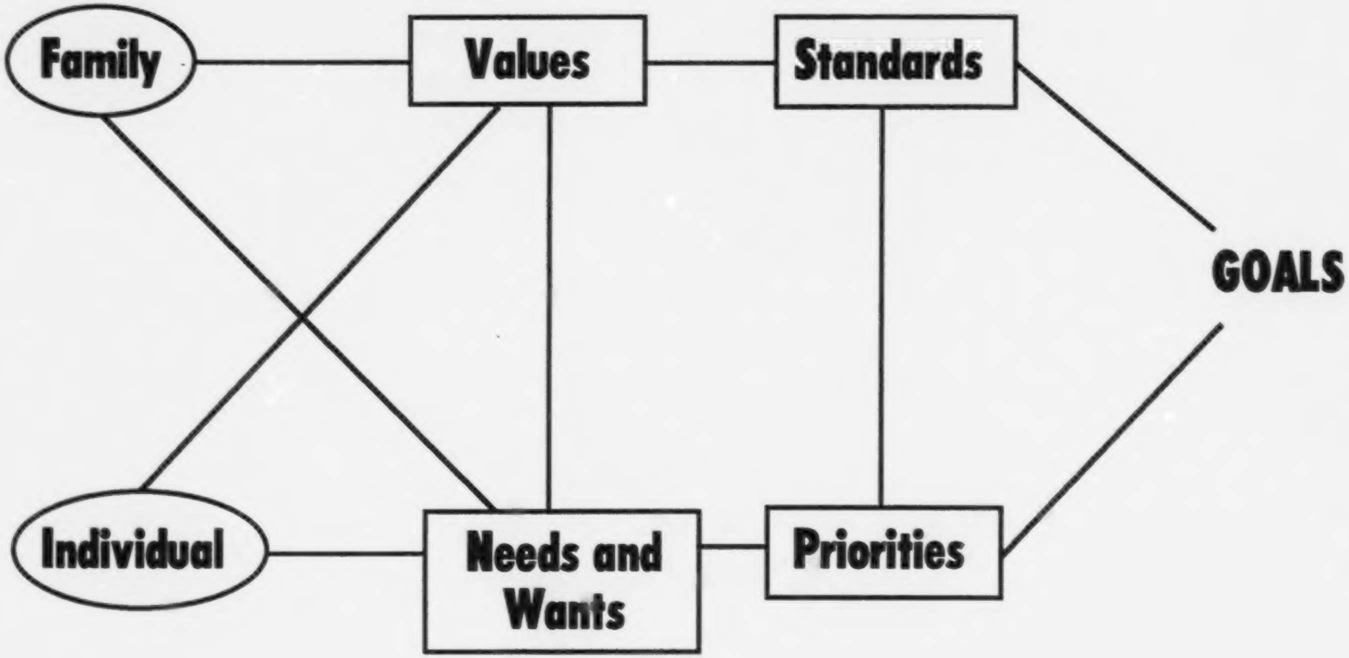
Is it ever difficult for you to choose which role to handle at a given time?

Things to do Today

Home	School	Work

8A1

Establishing Individual and Family Goals



Family

Values

Standards

GOALS

Individual

Needs and Wants

Priorities

Management Practices

- **Management** is the act of organizing or supervising activities to obtain results.
- **A resource** is a source of supply or support.
- **Goals** are purposes that individuals and families work toward.
- **Goal setting** is the identification of what one wants to achieve.
- **Values** include the worth attached to ideas or objects.
- **Standards** are criteria used to evaluate behavior, objects, and feelings.
- **A need** is a condition in which something is required for the physical or mental well-being of an individual.
- **A want** is a condition in which something desirable is lacking.
- **Priorities** are the activities or actions that demand attention over other activities or actions.

Types of Plans

Single-Use

- ✓ is used once
- ✓ involves many details

Example: A wedding plan

Repeat-Use

- ✓ is developed in anticipation of situations that are similar
- ✓ should be revised,modified, or adjusted constantly

Example: Plan for studying for tests

General-Use

- ✓ is not specifically defined
- ✓ usually involves long-term goals

Example: Finishing college in four years

Specific-Use

- ✓ is carefully considered
- ✓ has a clearly defined outcome
- ✓ usually involves short-term goals

Example: Saving money for one week to buy a compact disc

Planning a Budget

Gross Salary: ____________

Net Salary: ____________

Item	Percentage	Amount
Housing (Includes mortgage or rent, taxes, insurance, and uiilities)	25-30%	
Food (Includes eating out)	15-20%	
Debt Payments (Includes car, loans, and credit card payments)	15-20%	
Clothing	10%	
Transportation (Includes gas, insurance, and repair costs)	5-10%	
Savings	10%	
Miscellaneous (Includes entertainment, medical insurance and expenses, education costs, personal grooming supplies, recreation, and charitable contributions)	10-20%	

Monthly Calendar

Sun	Mon	Tues	Wed	Thur	Fri	Sat

8A6

8A1

Notes

1. need
2. resource
3. want
4. management
5. priorities
6. standards
7. values
8. goals

8A2

A. 4
B. 1
C. 2
D. 3
E. 1
F. 3
G. 4
H. 2
I. 4
J. 3
K. 2
L. 1
M. 1
N. 3
O. 2
P. 4

8A3

Answers will vary.

8A4

Answers will vary.

8A5

Answers will vary.

UNIT 8

Module B

Goal Setting and Decision Making

Notes

Take time to read between the lines.

Many people go through life without knowing where they are going or how they are going to get there. Goal setting and decision making are tools that help give direction in life.

As adolescents, your students are faced with the choices and challenges of everyday life. Such choices and challenges often guide behavior and the consequences of such behavior. You can help your students by teaching them how to set goals and use the decision-making process. Both of these tools are important to learn early in life so that students have the necessary skills in setting goals and making effective decisions throughout the life span.

GOALS

Goals can be used to achieve success in life. They serve as a guide, give direction, and provide purpose in life. ***Goals*** are the aims an individual tries to reach or the things an individual wants to achieve. Goals differ from dreams. A dream may be defined as a fond hope or aspiration. Goals provide the direction and the stepping-stones to realize dreams.

Goals are the aims an individual is trying to reach or the things an individual wants to achieve.

Short-term and Long-term Goals

Goals are generally identified by the amount of time it takes to reach them. There are two types of goals: long-term and short-term. Some goals may take a long time to reach. These are called ***long-term goals***. Long-term goals may take months, a year, or many years to reach. Examples of long-term goals may include learning how to play the piano, going to college, or becoming a lawyer.

Notes

On the other hand, short-term goals may be reached more quickly. **Short-term goals** may be met within a few hours, days, weeks, or months. Examples of short-term goals may include making an "A" on a math test, completing a book report, or saving enough money to buy a new pair of shoes.

Many times, achieving short-term goals leads directly to successfully achieving long-term goals.

People may view long-term and short-term goals differently. What seems like a long-term goal to one person may seem like a short-term goal to another. Many times, achieving short-term goals leads directly to successfully achieving long-term goals. For example, a person could break down a long-term goal into several specific short-term goals. Perhaps the long-term goal is to become an early childhood teacher. Short-term goals could include take the ACT and SAT, graduate from high school, attend the local community college for one year, and graduate from the state university.

Setting Goals

Individuals set goals all the time. Everyday there is something that needs to be accomplished. However, unless these goals are identified and acted upon, they may not be accomplished. Without goals, a person is forced to accept whatever happens. In order to set goals and plan for the future, an individual must first identify the achievements desired.

Priorities should be established in setting goals. In prioritizing goals, an individual ranks them in order of importance. For example, an individual may have three goals to achieve, such as completing a book report which is due on Monday, working out at the gym to strengthen muscle tone, and meeting with the school counselor about next year's schedule. Each of the goals is important, but the book report requires immediate action. The school schedule can be delayed until next week, and strengthening muscle tone requires a longer period of time.

The following steps are helpful in setting and attaining specific goals:

- Identify the goal and write it down. Refer to it often.
- Make a plan of action by listing what is needed in order to achieve the goal.
- Be committed to the plan by following through with action.
- Evaluate the plan. Ask, was the goal reached? If not, why? What can be done to make the next plan more successful?

Achieving Goals

It is important to set goals that are both realistic and challenging. ***Realistic goals*** are goals that a person can reasonably reach. ***Challenging goals*** are goals that require much ambition and effort. In other words, an individual's goals should be neither too easy nor too hard. If a goal is too easy, an individual may become bored and lose interest in it. On the other hand, if a goal is too difficult, a person may become discouraged and quit putting forth an effort to achieve it. While goals should be reachable, they should also require work.

Notes

Although planning is an important step in achieving goals in life, even the best thought-out plans can go wrong. When plans are foiled, an individual is forced to abandon or postpone some goals. For example, if the goal was to make the Honor Roll and instead a "C" was made in History, the plan has gone wrong and something will have to be done about it. Following are three suggestions that can be implemented when goals are not achieved:

- **Try again.** For example, study harder and get some after-school help.
- **Change the goal.** Perhaps the goal is unrealistic, or perhaps an individual feels it is no longer important. In this case, modify the goal or set a new one. For example, a person may feel that being on the A Honor Roll was unrealistic and aim for the B Honor Roll instead.
- **Change the plan.** Sometimes it is possible to achieve a goal in a number of ways. A person who fails to achieve a goal by one way may decide to try a completely different approach. The approaches considered depend on the importance of the goal and the range of possibilities. The important thing to remember is that the failure to achieve a specific goal is not the end of the world. Of course, it is disappointing when plans go wrong, but perseverance, honest examination of motives, and creativity will enable an individual to get back on track.

Goals should be set high, but realistically. Every time a goal is set, make a plan for achieving it. If the plan goes wrong, consider carefully why the plan failed and how it could be improved.

It is important to remember that no matter how well an individual has planned, there may still come a time that some plans do not succeed. View these setbacks as challenges from which to learn and grow. For goals to become realities, the individual must take responsibility for his or her own actions.

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Career Goals

Career goals can be used to illustrate factors involved in setting and achieving both short-term and long-term goals. Career exploration is a complex process of learning about one's own interests and aptitudes, investigating career options and preparation requirements, and then matching up these two components in light of personal priorities. Numerous resources are available to assist students and teachers with personal assessment and career exploration.

As students narrow their focus to specific career areas, they will see more clearly how choices they make today will influence their futures tomorrow. For example, certain courses will provide a better foundation for training in specific careers. Work experience related to the chosen career field, through volunteer work or paid employment, will provide valuable training and

Notes

future job references. A high grade-point average will increase the options open for education and training beyond high school.

When students recognize the connection between present choices and future career options they can begin to set short-term and long-term career goals.

When students recognize the connection between present choices and future career options they can begin to set short-term and long-term career goals. One student's proposed long-term goal might be to become a preschool teacher. That student might set the following short-term goals for the next year; work with the school counselor to update individualized career plan; watch less television; raise grade-point average by .25; volunteer with preschool children in the church nursery; and obtain information about early childhood education degree programs in the state.

As students gain experience setting and achieving goals, they build skills for career success. Some short-term goals may not be achieved, but valuable lessons can be learned through evaluation and trying again. Additional information and experience may cause long-term goals to be changed. The student planning to become a preschool teacher may decide to become a full-time homemaker, a preschool director, or a child psychologist — or to enter an entirely different career field. Goals can always be adapted or redirected to meet changing priorities or circumstances, but effective goals can provide direction, motivation, and focus in all stages of the life cycle.

DECISIONS

A pattern of decision making is developed early in life and typically used for the remainder of an individual's life.

In order to set goals or make choices in life, an individual is required to make a decision of some kind. A ***decision*** is a choice a person makes from various possibilities. Individuals are daily faced with many choices. In fact, life is full of decisions that have to be made. A pattern of decision making is developed early in life and typically used for the remainder of an individual's life. For many people, this pattern is successful. Although mistakes may be made, successful decision makers are able to reverse the course.

For some people, the decision-making process is fraught with poor decisions. These individuals question what they are doing, but they seldom question the process that they use. In simple terms, if they knew how to make good decisions they could improve the quality of their lives.

Types of Decisions

Decisions a person makes every day may not require much thought. These are called ***minor decisions***. Minor decisions are often important at the time they are made but probably are not going to have much impact on the future. Minor decisions sometimes become so routine that they become a habit. A ***habit*** is a choice that an individual makes with little or no thought because it is a choice which has been repeated frequently and has become a pattern. An example of a minor decision might be whether to eat cereal or toast for breakfast.

Major decisions, on the other hand, require much thought and time. ***Major decisions*** may be difficult to make as they often are choices that may have long-term effects on a person's life. An example of a major decision might be whether to accept a full-time job, apply for admission to a four-year college, or enter military training after graduating from high school.

Decisions are made in a variety of ways. In some cases, a person may decide not to decide. This is leaving the decision to chance and is called a ***decision by default***. A decision by default leaves an individual's choices and options in the control of someone else. In other cases, a decision may be made on impulse or by force of habit. Still other individuals let someone else make the decision.

Making a decision, major or minor, can be very difficult for some people. When a decision is minor, the shortcuts to decision making are usually harmless. However, sometimes a person makes a decision without realizing how important the decision really is or the consequences it has on that individual, friends, families, or community,

There is a successful avenue to decision making, especially if the decision involves a problem that needs solving. This approach means taking a look at the issues step by step and handling things in a certain order.

Steps in the Decision-Making Process

The success of an individual's decisions depends on the ability to make them. Using the ***decision-making process*** will enable a person to make effective decisions. The steps involved in the decision-making process are as follows:

- Identify the decision to be made or the problem to be solved.
- List all possible alternatives.
- Choose the best alternative.
- Act on the decision.
- Evaluate the decision.

Identify the problem. To make a good decision, it is important to know what the problem is before attempting to resolve it. The nature of the problem should be clearly identified. Often, individuals get bogged down in the decision-making process by solving irrelevant problems that are not the real problem. The specific concern or the cause of the problem should be the focus.

List all possible alternatives. The first stage of listing all possible alternatives is to decide what kinds of information are relevant to solving the problem. A clear definition of the problem is of great benefit. In this step, an

Notes

An individual must realize that there is always an element of risk involved in decision making.

individual must weigh the information that has been gathered. What are the advantages and disadvantages of choices? It is also important to consider the potential consequences to each of the alternative solutions. What could possibly happen in each situation? These are speculations. It is impossible to know, at the time of the decision, all of the factors involved. An individual must realize that there is always an element of risk involved in decision making. The choices may not have any consequences for quite some time. It is important to consider how the choice might impact one's future, family, and friends.

Choose the best alternative. The best alternative depends on individual values and priorities. Consider the cost — emotionally, physically, financially, and in terms of time consumption. At this point it is important to evaluate all relevant information. Determine which information is most valuable, and consider it carefully.

Act on the decision. After the decision has been made, carry it out. If the choice is not too popular, stick to the decision, even if others have made a different choice. Once the alternative has been selected, it should be given full commitment and time. The implementation of any decision will not happen without effort on the part of the person making the decision. Most decisions are a result of time, accumulation of factors, and individual effort. The willingness to invest time and effort in achieving goals and desires is one aspect of the maturing process.

Once an alternative is chosen, give it adequate time for success.

Evaluate the decision. Ask, Am I comfortable with the decision? Once an alternative is chosen, give it adequate time for success. The time allowed will depend on the situation and should reflect a person's best judgment in that situation. Stop and evaluate current conditions. Ask, was the right decision made? Could the situation be improved in any way? With new information are there additional alternatives that need to be considered?

When the decision-making process has been followed as effectively as possible, the resulting choice or decision should be viewed as the best possible at the time. As more information is gathered, a new decision might become a better choice. One may discover that the decision needs to be changed or an alternative plan needs to be made. Some decisions are not written in stone, so there is freedom to move in another direction if one realizes the judgment made was not the best decision. Each experience reveals a new knowledge of self and the environment; each experience provides opportunity for maturity and new vision. Circumstances change and require adaptation. This is the key to growth and maturation.

Responsible and Effective Decisions

Making effective and responsible decisions helps give an individual a sense of control over many circumstances in life. While the decision-making process provides a step-by-step procedure to follow, additional guidelines such as those that follow will improve the ability to make responsible decisions.

Notes

Avoid impulse decisions. Making choices too quickly or on impulse often leads to unsatisfactory results. Learn to recognize when decisions are being made, even those made by habit. A quick, habitual decision may be appropriate if the decision is a minor one, but it should be a conscious choice. If the decision or choice is not a conscious one, results are left primarily to chance.

Do not procrastinate. While it is best to avoid making hasty decisions, it is also good to avoid ***procrastinating***, or putting off making decisions until the last minute. When making a decision, procrastination could result in some of the alternatives no longer being available. Procrastination is a common problem, and individuals tend to procrastinate for several reasons. For example, an individual may feel overwhelmed in making a decision, not knowing where to begin. At this point, the decision-making process provides a step-by-step guide for getting started. For other individuals, procrastination may have become a habit; many persons routinely put off making decisions or completing tasks until the last possible minute. In this instance, it is important to recognize procrastination as a habit and consciously work toward change.

When making a decision, procrastination could result in some of the alternatives no longer being available.

Seek help when needed. It is often advisable to seek help when making decisions. When identifying and considering alternatives, individuals with specific experience and expertise can provide valuable information and guidance. At this point, asking the advice of friends, parents, teachers, or other experts can greatly benefit the decision maker. A parent, for example, may be able to offer a perspective that could only be gained through experience. Friends may be good sources of advice for some decisions, but remember that peer pressure can have negative as well as positive influences on decisions. Consider the advice of others, but remember to consider that advice in light of personal priorities, needs, wants, goals, and resources. The long-term consequences of many decisions may far outweigh the short-term consequences of going against peer pressure.

Consider potential results of decisions. Weigh the advantages and disadvantages, and consider the results and risks of each decision. This is especially important when making a major decision, since results often will have long-term effects on a person's life. Consider also the effect of decisions on the lives of others, on the environment, and on society. Remember that one decision can have a ***domino effect***; that is, one decision can impact multiple factors like a row of upright dominoes falling when the first one is pushed. Try to think through all of the potential implications of each decision.

Notes

Accept responsibility for decisions. Accepting responsibility for decisions is not only a guideline for making effective decisions, but is also a sign of maturity. A person should accept credit when the outcome of a decision is positive, but should also be willing to admit mistakes when the outcome is less than desirable. Poor decisions are sometimes made, and undesirable consequences may result. Because it is often impossible to change the consequences, the next step is to begin at that point to make better decisions.

Remember that decision-making is a skill which can be improved through practice and conscious attention. When a decision turns out poorly, go back to the evaluation step of the decision-making process. Ask how the decision could have been improved, put feelings of blame or regret aside, and determine to work toward a better decision the next time.

- Lead students to brainstorm various goals they have set. Ask a student to record the responses on a flip chart. Lead a class discussion about realistic and challenging goals. Emphasize to students the importance of setting goals that are reachable, yet challenging.

- Direct each student to write the words *goal setting* vertically on a sheet of paper. Have students identify goals they have set that begin with the letters in the words *goal setting*. Then, have each student classify his or her goals as long-term or short-term. Lead a class discussion on long-term and short-term goals.

- Instruct students to design a two-column collage. In one column they should show their short-term goals, and in the other column they should reflect their long-term goals. Students may use drawings, words, and pictures. Ask a few volunteers to share their collages with the class. Display the collages throughout the classroom.

- Give each student a sheet of white paper. Instruct students to draw maps depicting how to get from their house to the school. Compare the students' work and make note of the differences. Emphasize that even though they are all maps, they are very different and unique as are each students' goals. Display transparency 8B2, Goals serve as a guide and give you direction in life. Integrating the idea that goals are like maps in that both give direction, lead a class discussion on goal setting.

- Instruct students to list the decisions they have made today. Ask for a few volunteers to share their lists with the class. Display transparency 8B3, Steps in the Decision-Making Process, and lead students to discuss decisions and the decision-making process. QUESTIONS: Which of the decisions shared were major decisions? minor decisions? Were the decisions made through a conscious decision-making process? If not, how were they made? What decisions might have long-term consequences?

- Divide the class into small groups. Give each group a situation in which a decision has to be made. While displaying transparency 8B3, Steps in The Decision-Making Process, instruct students to use the decision-making process to make the decision. Ask students to share their responses with the class. Lead a class discussion about why our decisions sometimes differ from those made by others.

Notes

GRADES 9 & 10

- Assign students to find motivational quotes that relate to goal setting. Sources include library references or Internet sites. Ask each student to prepare a small poster, by hand or computer, citing the chosen quote. Lead students to share their quotes with one another and to discuss the importance of goal-setting. Use selected posters for a bulletin board display or youth leadership activities.

- Have each student set three short-term goals for the next week and list them on paper. Place each student's list in an envelope. At the end of the week, have students open their envelopes and read their lists of goals. (The same could be done for long-term goals the students set for the semester.) Lead a class discussion on setting and achieving goals. QUESTIONS: Did you achieve the goals that you set? Why? How was your focus during the week affected by having consciously identified the goals?

- Instruct students to keep a decision diary for one week. Have students write down each day all the decisions that they made for that particular day. At the end of the week use examples from the students' decision diaries to lead a class discussion on the different types of decisions.

- Divide the class into small groups. Instruct groups to write, direct, and perform a skit that depicts the importance of setting goals. Lead a class discussion about effectiveness in setting and achieving goals. Refer to transparency 8B1, Terms to Know, during the discussion. QUESTIONS: Why should goals be both realistic and challenging? How can short-term goals be used to help achieve long-term goals? What should be done when goals are not achieved?

- Have students complete the activity on page 8B8, Decision-Making Strategies. Ask volunteers to share ways they typically make decisions. Lead students to discuss how choices made by any means other than a planned, logical method may not be the most effective, especially when major decisions are involved. Help students contrast methods 1-5,7, and 8 from the work sheet with the decision-making process depicted on transparency 8B3, Steps in the Decision Making Process.

GRADES 11 & 12

- Prepare a cooperative learning experience that will allow groups of students the opportunity to write, produce, and present instructional materials about goals and goal setting. Ask each group to present its finished product to the class.

Notes

- Ask students to propose long-term career goals within an occupational cluster of interest to them. Each student should write at least one or two long-term goals at the top of a sheet of paper. Underneath each long-term goal, have students write several proposed short-term goals that will facilitate achievement of the long-term goal; these should be goals they can work to achieve right now. Ask each student to prioritize at least one of the short-term goals to concentrate on during the next week. At the end of the week, have students evaluate their progress on the back of the paper. Lead students to discuss how effective they were at setting and achieving the proposed goals.

- Write on large index cards the following terms, related to decision-making strategies, taken from the activity on page 8B8: On Impulse, It's in the Stars, Decision by Default, On Hold, Overwhelmed, Planned, If It Feels Good, and Least Resistance. Write one term per card, and include the description of each term from the activity. Divide students into groups, and give each group one or two of the cards. Ask each group to write on the back of the card a scenario depicting an individual who uses the decision-making strategy listed on the front. Lead students to share their scenarios as a basis of discussing effective decision making.

- Directing students' attention to a row of upright dominoes, ask them how one decision can have a domino effect in terms of consequences. Let students help select both positive and negative examples of various decisions and brainstorm many potential implications of each decision. As they brainstorm, have them consider effects of decisions not only on themselves, but on the lives of others, on the environment, and on society. Bring home the point by pushing over the first domino and letting the others fall. (For a more impressive effect, let a few students design an intricate pattern of dominoes prior to the activity.)

ANY GRADE

- Divide the class into small groups and give each group the same number of sugar cubes. Instruct groups to build a strong tower out of the cubes. Inform students that they may not talk or discuss the tower during its construction. Give the groups approximately two minutes to build the tower, and then instruct them to stop. Lead a brief class discussion on how the towers turned out. Repeat the entire activity again. This time instruct the groups to develop a written plan for the construction of the towers. Following the activity, lead a class discussion on how having a plan is similar to setting goals.

Notes

- Ask students to write an explanation of how goals differ from dreams. Share with students the following quote: "Goals give you the specific direction to take to make your dreams come true" (Bob Conklin). Lead them to discuss how goals can provide direction and stepping-stones to realize dreams.

- Prepare a cooperative learning experience that will allow groups of students the opportunity to write, produce, and present instructional materials about decision making. Ask each group to present the finished product to the class.

- Display transparency 8B1, Terms to Know. Lead a class discussion to help students understand the terms associated with goal setting. Instruct students to record the terms.

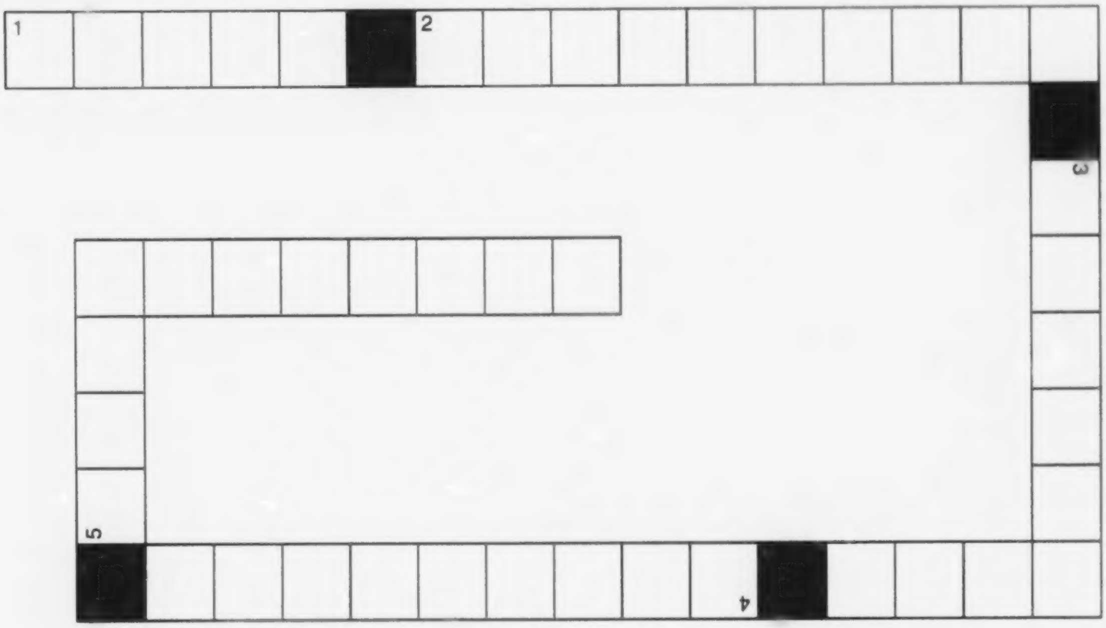
- Display transparency 8B4, Guidelines for Making Responsible Decisions. Ask students to work in pairs to develop more guidelines for making responsible decisions. Instruct each group to share their guidelines with the class.

- Invite a career guidance counselor to present information on career goals and decision making to the class. Ask the presenter to emphasize the importance of goal setting and how short-term goals can be set now to help achieve future long-term goals. Assist students in preparing questions for the guest prior to class. Ask a volunteer student to write a thank-you note as a follow up to the presentation.

DIRECTIONS: Indicate whether each statement is true or false by placing a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

True	False	STATEMENT
		1. A pattern of decision making is typically not developed until an individual is a mature adult.
		2. A decision by default requires much thought and time.
		3. A habit is a choice that an individual makes with little or no thought because it is a choice which has been repeated frequently.
		4. Making choices too quickly or on impulse often leads to unsatisfactory results.
		5. Asking the advice of friends and family is not helpful when making a decision.
		6. Minor decisions are important because, in many cases, they will have a long-term effect on your life.
		7. An example of a minor decision might be whether to eat cereal or toast for breakfast.
		8. Considering the results of your choice and the risks involved is a guideline for making responsible decisions.
		9. It is important to think carefully about the advantages and disadvantages of your decision.
		10. One decision can have a domino effect on multiple factors in an individual's life.

DIRECTIONS: Complete the puzzle by using the terms that best complete the statements below.



1. __________ are the aims you are trying to reach.

2. __________ goals may be reached in a few hours, days, weeks, or months.

3. __________ goals are goals that you *can* reach.

4. __________ goals may take months, a year, or many years to reach.

5. __________ goals are goals that require ambition and effort.

DIRECTIONS: Complete the following sentences by supplying the missing letters for the most appropriate word to complete each sentence. Write the answers in the spaces provided.

1. A __________ is a choice you make from various possibilities.

☐☐☐☐s☐o☐

2. __________ decisions are often important at the time they are being made, but probably are not going to affect your life much in the future.

☐i☐☐☐

3. Choosing the best __________ is an important step in the decision-making process.

a☐☐☐☐n☐☐☐☐☐

4. A decision by __________ leaves your choices and options in the control of someone else.

☐☐☐☐u☐☐

5. One guideline for making responsible decisions is to avoid __________ or putting off making a decision until the last minute.

☐☐o☐☐☐☐t☐☐☐☐i☐☐

6. __________ decisions may be difficult to make as they are often choices that may have long-term effects on your life.

☐☐☐☐r

7. Using the decision-making __________ will enable you to make good and wise decisions.

☐r☐c☐☐☐

8. __________ a decision once it has been made is part of the decision-making process.

☐☐☐l☐☐☐☐n☐

9. Making choices too quickly or on __________ can often lead to unsatisfactory results.

☐☐p☐☐☐☐

10. Asking the __________ of friends and family can help you make responsible decisions.

☐☐☐☐c☐

11. Accepting __________ for your decisions is a guideline for making effective decisions.

☐☐☐p☐☐☐☐☐☐☐☐t☐

DIRECTIONS: Respond to the following in the space provided.

1. In your own words define the word goal.

2. What is the difference between a long-term goal and a short-term goal?

3. What is meant by realistic, but challenging goals?

4. List five goals you have set for yourself. Place an **L** beside each long-term goal and an **S** beside each short-term goal.

5. Explain if the goals you listed in the previous question are realistic, challenging, or both.

DIRECTIONS: Write an essay that explains the goals you have set for yourself and how the decisions you make will affect whether or not you achieve such goals.

DIRECTIONS: **Part A:** Put the steps of the decision-making process in the correct order by numbering them 1-5. Place the number in the blank to the left of each statement.

_____ Choose the best alternative.

_____ Evaluate the decision.

_____ Identify the decision to be made or the problem to be solved.

_____ Act on the decision.

_____ List all possible alternatives.

Part B: Describe guidelines for making effective and responsible decisions.

Decision-Making Strategies

Decision-making strategies are not necessarily good or bad in themselves. Different strategies are used at different times for different situations by different people. Listed below are various ways in which people make decisions.

✍ Place a checkmark by one or two decision-making strategies you most typically employ. Discuss with your class how the choice(s) you made may not be the most effective in planning for a career. How does your current style compare to the five-step model of decision making?

__________ 1. **On Impulse** - You take the first alternative that comes along, with little thought or examination.

__________ 2. **It's in the Stars** - You let the environment (external events) decide for you. It's left up to fate.

__________ 3. **Decision by Default** - You let someone else decide for you. You only carry out or accept the decision.

__________ 4. **On Hold** - You postpone making a decision by refusing to think about it or by not acting. In effect, you make a decision by not deciding.

__________ 5. **Overwhelmed** - You get lost in all of the data; you are unable to make an effective decision. You are too confused to make a deliberate decision.

__________ 6. **Planned** - You use a logical method to make a decision. You collect all of the available information and decide by weighing the facts.

__________ 7. **If It Feels Good . . .** - You "feel" that one of the options is the best one without studying it. You base your decision on a hunch.

__________ 8. **Least Resistance** - You base your choice on the option which produces the least conflict. You take the easy way out.

Adapted from: the *Career Development Implementation Handbook*, 1996 as adapted from *Career Counselor File*, 1993.

TERMS TO KNOW

Goals the aims you are trying to reach or the things you want to achieve

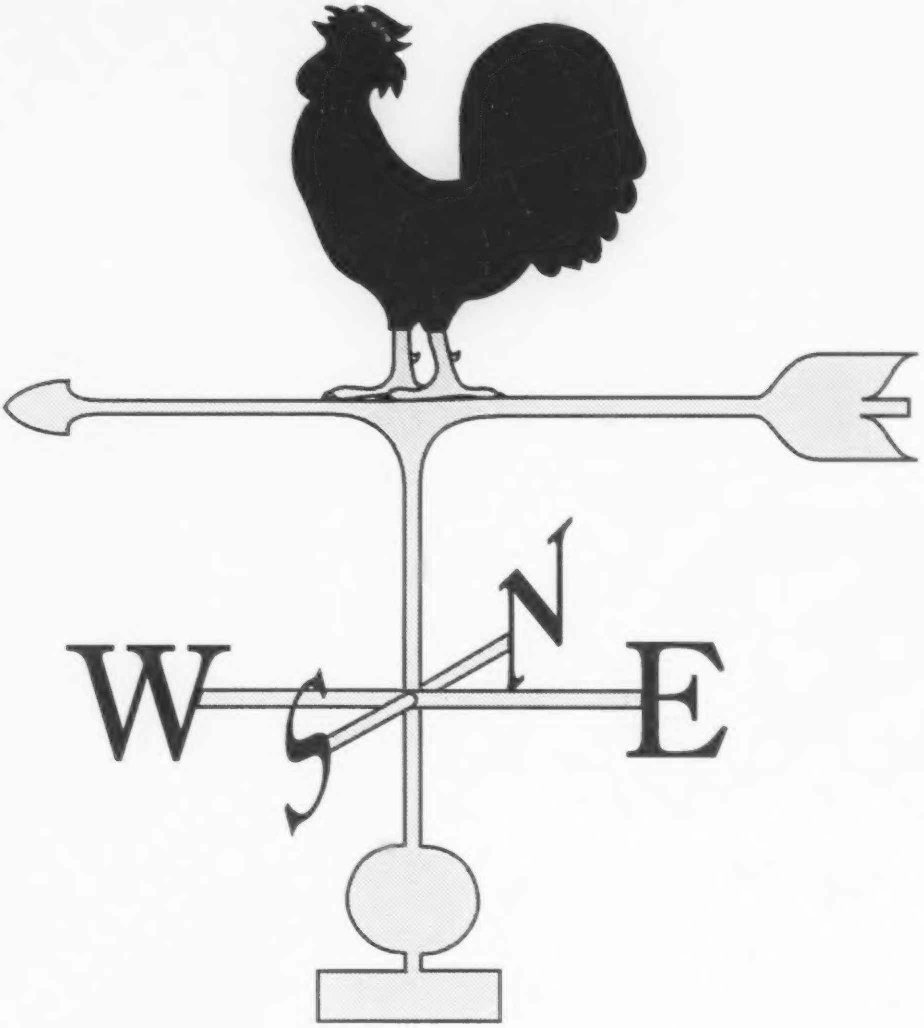
Long-term goals goals that may take months, a year, or many years to reach

Short-term goals goals that may be met in a few hours, days, weeks, or months

Challenging goals goals that require ambition and effort

Realistic goals goals that can be reached

Goals serve as a guide and give you direction in life.



STEPS IN THE DECISION-MAKING PROCESS

5. *Evaluate* the decision.

4. *Act* on the decision.

3. *Choose* the best alternative.

2. *List* all possible alternatives.

1. *Identify* the decision to be made or the problem to be solved.

GUIDELINES FOR MAKING RESPONSIBLE DECISIONS

- Avoid impulse decisions.

- Do not procrastinate.

- Consider potential results of decisions.

- Seek help from others when it is needed.

- Accept responsibility for your decisions.

8B1

Notes

1. F
2. F
3. T
4. T
5. F
6. F
7. T
8. T
9. T
10. T

8B2

1. goals
2. short-term
3. realistic
4. long-term
5. challenging

8B3 - 8B4

1. decision
2. minor
3. alternative
4. default
5. procrastination
6. major
7. process
8. evaluating
9. impulse
10. advice
11. responsibility

8B5

Answers will vary.

8B6

Answers will vary.

8B7

Part A:

3 Choose the best alternative.
5 Evaluate the decision.
1 Identify the decision to be made or the problem to be solved.
4 Act on the decisions.
2 List all possible alternatives.

Part B:

Answers will vary.

UNIT 8

Notes

Module C

Initiatives for Families and Work

Take time to read between the lines.

It can be difficult to manage work responsibilities as well as keep up with home and family responsibilities and other commitments. In every type of work there are demands and expectations that affect personal and family life. Effective balancing of work and family roles is essential to productivity and fulfillment on the job and at home. It is important that students be aware of initiatives which both families and employers can take to facilitate that balance.

Because the demographics of the workforce have changed, employers are beginning to look at new ways to attract and retain employees and add programs to provide a family friendly environment in which employees can do their very best work. As family members wrestle with changing roles and responsibilities throughout the life cycle, they must constantly work to improve the ways they communicate, interact, and support one another.

Finding a satisfactory career can be a difficult task. Some people accept the first job that comes along with little thought given to whether the job is suitable for them and their family situation.

Working full-time may provide greater economic security yet cause difficulty in managing work and family responsibilities. For example, a job that provides adequate income may not offer enough flexible time to spend with one's family. Before accepting a job, it is important to investigate the effect of the employer's policies regarding work hours, flexibility, and vacation, sick, and emergency leave policies.

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Research has shown that there is a reciprocal relationship between work satisfaction and family satisfaction. Work schedules and compensation are important factors that affect the demands, expectations, and satisfaction in both work and family life. An individual needs to be able to consider the different aspects of a job/career in order to select one that is satisfying and compatible with home and family responsibilities and priorities.

FAMILIES AND WORK

The most well-documented pressures family members experience in managing work and family are overload and conflict due to multiple roles.

Managing multiple roles in work and family has become a major challenge for an increasing number of men and women as female labor force participation and single parenting have increased. The most well-documented pressures family members experience in managing work and family are overload and conflict due to multiple roles. In managing their daily lives, families often experience overload, guilt, stress, and anxiety as they try to deal with all of the activities and responsibilities. One of the key variables is flexibility in both roles and tasks. Although the dual-career couple is becoming the dominant family arrangement, roles in many of these families are still tradition bound.

Men and women want balance in their lives — time for work, family, community and volunteer activities, friends, and themselves. Achieving this balance presents a challenge. For more information, refer to Unit 8 Module A: Managing Multiple Roles.

Individuals indicate they do not have enough time to do what needs to be done. The Families and Work Institute states that major problems employed family members experience fall into seven categories: child care, older adult care, time management, relocation, job autonomy, job demands, and the supportiveness and flexibility of the employer.

A ***dual-career couple*** is defined as a married couple where both partners are involved in career-oriented work and home responsibilities, often accompanied by children. The dual-career couple is the dominant family arrangement in our society. The myth of the Cleavers, Andersons, and Bunkers from television is still alive; yet the reality is that less than one family in ten fits that model. Although they may wish for it, the traditional arrangement of a father working outside the home and a mother at home whose primary roles and responsibilities are homemaking and child care is not the pattern many families see as an economic or preference option.

Careers may include both paid employment and full-time homemaker.

Careers may include both paid employment and full-time homemaker. The role of the full-time homemaker is not easily defined. Full-time homemakers do not go off to an office or receive a paycheck. They assume many varied responsibilities related to family, home, and community. The role of full-time homemaker requires multiple skills, interests, and abilities.

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Some individuals choose to work full-time as homemakers, some elect to be full-time homemakers while children are young, and others return to a career either on a part-time or full-time basis. Adults who opt to forego employment roles during certain periods of their lives will most likely be faced with the management of work and family roles during other periods.

The rapid and dramatic shift of cultural norms has put pressure on workplace and support mechanisms to keep pace with the changing needs of dual-career families. Learning to clarify, communicate, and perhaps redefine expectations and beliefs in their various roles are central tasks facing the daily lives of dual-career couples, as well as single, employed parents.

Few guidelines exist for today's working families. Some questions that once had fairly clear-cut answers are being reexamined. For example: Whose career is more important when a promotion or new job involves relocation? If both partners must travel as part of their work, who stays home if a child becomes ill? Or, what does the single parent do when a child is ill? When employment roles are demanding, how does one decide when family time becomes important enough to say no to work?

These are only a few of the difficult questions being asked. Needs, wants, and concerns of families change over time, depending on many variables such as age of parents, age of children, economic status, health issues, and education. Because of the complexities of working families' lives, answers do not come easily or without a great deal of stress and anxiety.

Needs, wants, and concerns of families change over time, depending on many variables such as age of parents, age of children, economic status, health issues, and education.

The workplace is also undergoing a tremendous transformation. Downsizing has often resulted in fewer employees assuming more responsibilities. Families are changing and career paths in businesses are changing — not necessarily in complementary ways.

Priorities of workers are changing. A recent study concluded that money is no longer the primary incentive for working; the work must be interesting. Employees are turning down promotions at work because they want more time with their families. When these changes are coupled with changes in families, more attention is given to such questions as: I am working sixty hours a week, but where is it leading? Why do I work so hard but have little time and energy to enjoy my family? If I were to start my own business, would my family's life be any better? How do I balance my career, the needs of my family, and my employer's demands all at the same time?

The last question often leads to feelings of despair because it is very difficult to manage so many issues at once. In the midst of changing family and work demands, individuals, families, and employers are wrestling with important issues. Many businesses are beginning to respond to the needs of employees and their families. Programs for job sharing, flextime and flexplace, and child care are becoming prominent. While only a small percentage of businesses has formalized and implemented these programs,

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the needs of working families clearly will continue to be a central theme in shaping tomorrow's workplace.

Issues for Families

While businesses are becoming more sensitive to needs related to employees' families, families continue to bear primary responsibility in finding the balance between family and work that is suited to them. In accepting the process of change as an important part of the family life cycle, families need to consider where they are now, where they want to go, and how they will get there.

Suggestions for families seeking their own balance between family and work issues include the following:

- ***Communicate honestly and openly.*** Family members need to spend time in quality communication, not just when there is a crisis. Family members need to learn and practice communication skills which help strengthen family relationships and clarify roles and responsibilities of individual family members. Finding time for communication can be difficult for today's busy families; making communication a priority may mean scheduling time for family members to talk to one another. This could be around a shared family meal, a weekly family meeting, or another regularly scheduled activity.
- ***Critically examine and discuss roles played by family members.*** Family roles may be as diverse as there are families, but it is important to know what the roles are, who is playing them, and how each role works to support individual and family well-being. As roles are identified and clarified, members of families can work toward roles that suit not only their individual needs but those of the family as well.
- ***Identify values and beliefs most important to the family.*** Articulating and clarifying values can help individuals discover what matters most to them and why they may be happy or unhappy with their current situation. It also sets the basis for setting future directions in finding balance to family life. Values related to work and career such as challenge, growth, opportunity, security, and money are only a part of the total picture. Life values must also be articulated, explored, and communicated. Examples may include contributing to society, pursuing hobbies and interests, practicing spiritual or religious beliefs, continuing to learn, and spending time with the family. Identifying these values takes time and effort.

Finding time for communication can be difficult for today's busy families; making communication a priority may mean scheduling time for family members to talk to one another.

Managing multiple roles is a challenge for all families. Whether trying to balance employment and family roles, community/volunteer work and family roles, or all of the above, family members must work together to identify challenges and solutions. Family members must be willing to engage themselves and each other in the questioning process and be ready and willing to listen to each other. There will no doubt be differences and conflicts, some of which may be relatively easy to resolve and some much more difficult. The clearer individuals are about specific roles, values, and tasks, and the more willing they are to communicate those to each other, the more likely the family will be able to establish meaningful goals for themselves, their family members, and their careers.

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WORK INITIATIVES SUPPORTIVE OF FAMILIES

How does the workplace fit into this picture, and how do businesses and employers support an employee's capacity for balancing family and work? Businesses are increasingly recognizing their stake in issues relating to employees' families. ***Downsizing***, a total reduction in numbers of employees, has resulted over the last several years in fewer employees in most businesses, and it is more important than ever that those employees be productive. Family issues and problems which cause employees to miss work, spend time on the telephone, or simply detract from ability to concentrate at work have a direct impact on employee productivity, and thus are a direct cost to businesses. Also, because workers are increasingly motivated by factors other than money, employers are seeking new incentives related to recruitment and retention.

As a result, many businesses are developing and implementing family-friendly programs. The term ***family friendly*** describes businesses which provide family-oriented policies and programs for employees.

When considering any job, it is important to consider demands and expectations of the job, as well as benefits to employees. Work hours and compensation are important factors to both work and family or personal satisfaction. For more information, refer to Unit 6 Module B: Work Schedules and Compensation. Other factors to consider include work schedule and arrangements, specific employee benefits, and other employee assistance options which may be available.

Alternative Work Arrangements

Traditional work schedules can cause problems for employees with families. Excessive work hours may prevent workers from spending enough time with their families. The work day may either start too early or end too late to allow for quality time with families at certain stages of the life cycle. Work schedules may not mesh with dependent care arrangements. Some companies are offering innovative work arrangement options to help address these challenges. New work arrangements include flextime, compressed work week, job sharing, flexplace, and telecommuting.

Employers may provide flexible working hours and workplace in certain situations. ***Flextime*** is a plan that provides employees some flexibility in scheduling when to begin and end their workdays. Within limits, employees are allowed some flexibility in choosing the time but not the number of hours they work. Flextime is often used by working parents, students, and others who have difficulty working the regular hours observed by the business. It also enables employees in large cities to schedule travel to and from work

Flextime is often used by working parents, students, and others who have difficulty working the regular hours observed by the business.

to avoid rush-hour traffic. Once a schedule is set, the employee is expected to follow it every week. If changes are necessary, the supervisor must be notified within an appropriate amount of time.

Compressed work week is an arrangement where employees work the same number of hours per week, but compress their hours into fewer than five days per week. For example, an employee might work from 7 a.m. until 5:30 p.m. with a thirty-minute lunch; forty work hours would thus be completed in four days.

Job sharing is the sharing of one job by two people. Two individuals split the hours and the salary. This offers flexibility to those who do not need or want to work full-time. Job sharing combines the advantages of full-time and part-time employment, in that the job is continuously staffed and the organization has access to the resources of two employees rather than one.

Flexplace is a plan that allows employees to complete work assignments in places other than the office, such as at home. Some jobs may not require being in the office at all times, and flexplace options can provide advantages both to the employer and employee.

Telecommuting, a form of flexplace, involves performing job-related work at sites away from the office, then electronically transferring the results to the office or another location. In telecommuting, telephones and computers enable employees to work outside the traditional workplace. An employee can thus work at home and theoretically be more accessible to family members at home. Employees may also work from satellite offices closer to home and be connected to the main office by computer. Businesses may offer employees various telecommuting options, depending on needs of the employer and employee.

The individual telecommuter may experience greater autonomy, more flexible work hours, fewer interruptions, and potential savings in work-related costs such as food, clothing, and transportation. In terms of family responsibilities, telecommuting can lessen the need for child care and enable the employee to perform some work while staying home with sick children.

Working at home, however, requires major adjustments. Telecommuters need to be self-disciplined, manage their own time and workload well, solve many of their own problems, and find satisfaction in completing tasks on their own with minimal direct supervision. Working at home requires space. It requires freedom from interruptions so time and effort can be devoted exclusively to work. One cannot expect, for example, to concentrate on office work while simultaneously caring for a preschooler. For any flexplace arrangement to succeed, the quantity and quality of work generated must equal that which would otherwise have been performed in an office.

Telecommuters need to be self-disciplined, manage their own time and workload well, solve many of their own problems, and find satisfaction in completing tasks on their own with minimal direct supervision.

Although telecommuting is a relatively new work arrangement, benefits have already been proven in many companies and agencies. Telecommuting can result in higher quality work at a lower cost. It is estimated that by the year 2000, approximately 10 percent of the workforce will be utilizing some type of telecommuting.

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Family and Medical Leave Act

In 1993, Congress passed the Family and Medical Leave Act (FMLA), a national policy supportive of family efforts to balance competing demands of the workplace and the home. These demands have intensified over the last three decades, as the United States has experienced dramatic social and economic changes affecting businesses, employees, and families alike. American businesses have confronted a changing world economy marked by increasing competition, technological innovations, and instability. Many more women have entered the labor force. Many families' caregiving needs are now being met by family members who are also holding down jobs. This, in turn, has fueled the rising need among employees for workplace policies that enable them to meet the often competing demands of job and home.

In almost every family a time comes when some family member has a serious medical problem or caregiving need requiring time off from work. Without the availability of job-protected family and medical leave, employees often face the difficult choice of returning to work prematurely, giving up their jobs, or not providing their families the care and support they need.

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The Family and Medical Leave Act of 1993 requires employers with 50 or more employees within a 75-mile radius to offer eligible workers up to 12 weeks of unpaid leave during a 12-month period for birth or adoption; to care for a seriously ill parent, spouse, or child; or to undergo medical treatment for their own serious illness. State and local governments are covered under the same conditions as private employers. Approximately two-thirds of the U.S. labor force, including private and public-sector employees, work for employers covered by the FMLA.

To take family leave, a worker must have been employed for at least 12 months and have worked a minimum of 1,250 hours (an average of 25 hours per week). While the year of service to the employer does not have to be performed consecutively, the 1,250 hours of work must have been performed during the 12 calendar months prior to the beginning of the leave.

The right to take leave applies equally to male and female workers; both fathers and mothers are eligible to take family leave for the birth of a child. The Act also provides that the two types of leave — family and medical — may be combined. For example, if a woman takes six weeks of leave when her child is born, she would still be eligible to take leave that same year if her child experiences intermittent health problems.

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Employee Benefits

In addition to pay, many employers provide benefits to their employees. One cannot spend benefits, but employee benefits are worth a great deal of money and are offered at great expense to employers. Company benefits can add to the total family income level by reducing out-of-pocket expenses. For example, if the employer pays medical insurance premiums, out-of-pocket expenses could be reduced by $200 to $400 per month — the approximate cost of family medical insurance if an individual paid the premium.

Productivity and satisfaction of employees partially depend on support and benefits offered by the employer. Many employers say that their employees are more productive and satisfied if there are supportive benefits or policies that contribute to the well-being and stability of families.

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Company benefits are an important part of the job one selects. Benefits vary from one company to another and may vary according to an employee's position. As an employee is promoted, benefits may increase. Sometimes higher than normal salaries are offered to make up for low company benefits. However, a lower salary with excellent company benefits may provide the best total pay package.

Examples of company benefits include the following:

- vacation and sick leave
- holidays
- profit sharing and retirement programs
- insurance options
- child care options
- dependent adult care options
- intergenerational care options
- adoption benefits
- relocation assistance
- benefit cafeteria plans
- employee assistance programs
- educational assistance
- additional benefits such as transportation, discounts, subsidized eating facilities, and free parking

Vacation and Sick Leave. ***Vacation leave,*** or annual leave, and ***sick leave*** are called employee benefits because an individual continues to receive pay during the vacation period or time of illness. An individual will have to request permission to schedule vacation time. Employees who have been employed the longest may be given the first choice for vacation leave. An employee may be assigned a specific number of days per year that can be used as sick leave. Some companies allow an individual to collect sick leave over a period of time without losing it, if it is not used. Most companies allow an employee to use sick leave when family members are ill and in need of assistance. A new employee may be required to work a certain period of time, such as six months or a year, before vacation or sick leave can be taken.

Holidays. ***Holidays*** are those days set aside by law or custom to commemorate an event or to serve as a day of freedom from labor or work. Although there are no official national holidays in the United States, certain holidays are observed by most companies during the year. It is up to the employer to determine which days are set aside as paid company holidays. Employees are paid for these days even though they may not work holidays. Banks and federal offices close on federal legal holidays during the year.

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Profit-sharing and Retirement Programs. Pension plans and profit-sharing plans are common benefits available for employees. ***Pension plans*** are a type of retirement plan. The money placed in the pension plan is contributed by the employer, and in many cases, the employee also contributes to the plan. A ***profit-sharing plan*** is a plan in which businesses share part of their profits with their employees. Employees can receive their share of the profits in the form of a bonus check, or the funds can be placed in a special investment account where the money accrues interest.

A profit-sharing plan is a plan in which businesses share part of their profits with their employees.

Insurance Options. Many employers offer insurance options to employees. Some insurance may be paid for by the employer, while other insurance may be offered at competitive group rates. Forms of health and life insurance are commonly offered through company benefit plans. Other insurance options, such as disability coverage, may be available.

Most company-sponsored or group health insurance plans cover hospital and medical costs. The company may pay part or all of the health coverage premiums. ***Premiums*** are payments made in one sum or periodically for an insurance policy. Additional family members may be included on an employee's policy, and their premiums or a portion of their premiums also may be made by the company. Coverage may vary through exclusions and limitations from one insurance company to another. Certain illnesses and treatments may be excluded from a particular policy. The ***deductible*** (the amount the insured party must pay before the insurance company will pay a claim) also may vary. Types of group health insurance coverage that may be available include the following:

- **Basic medical** — covers hospitalization, medication, doctor visits, and laboratory tests
- **Major medical** — covers large medical expenses. It begins paying where basic medical insurance stops.
- **Dental** — covers routine cleanings and a percentage of approved dental and orthodontic expenses.
- **Disability** — provides regular income payments when a person is unable to work because of an illness or injury. The maximum coverage is two-thirds of a worker's gross income.
- **Health maintenance organizations** (HMOs) — pay for and provide, or arrange to provide, access to comprehensive medical services.

Life insurance provides protection against financial losses and status decline for family members in the event of a death. Companies may provide a basic life insurance policy for employees or offer optional coverage for

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employee purchase at a competitive group rate. Purchase of optional insurance should be considered in light of each employee's individual circumstances, needs, and personal financial plan. For more information about life insurance, refer to Unit 5 Module C: Financial Planning: Savings, Investments, and Insurance.

Child Care Options. Employees who must find and maintain adequate child care have added difficulties which affect their productivity as well as overall company productivity. Loss of work time, stress, and worry can cause poor employee morale, affecting employees' productivity. In an effort to combat these difficulties, many businesses have begun offering child care options to their employees.

Companies may offer employer-sponsored child care assistance. The search for quality, affordable child care is difficult for most families. According to the Texas Work and Family Clearinghouse, parents lack information, have little or no choice in providers, and are often forced to settle for poor quality. Working families spend an average of $3,300 per year for child care. Because of this high cost, many families need financial assistance for child care.

Employers have a great deal to gain by helping employees find and pay for child care. According to a recent survey, nearly two-thirds of all children under the age of 13 had both parents or their only parent in the labor force. Another study revealed that parents missed days at work, were tardy, left work early, or used work time to deal with various child care problems. Many employers find that company-sponsored child care programs help eliminate these and other barriers to working effectively. Several options are available for employers to assist employees with their child care expenses, including vendor programs, vouchers, pre-tax spending accounts, and child care centers.

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A ***vendor program*** is a system whereby an employer locates one or more existing child care providers in an appropriate geographic area and purchases a number of "slots" for use by the company's employees. The company pays the child care center in advance for the spaces and then resells them to its employees, often at a discount.

A second option, a ***voucher program,*** is often used to make child care more affordable for low- and moderate-income employees. Under this plan, the employer may fully or partially subsidize an employee's monthly child care cost based on income or family size. Vouchers are usually based on a flat rate or percentage of monthly child care costs, paid as a reimbursement to the parent or directly to the child care center or family day home.

The simplest and most widely used child care assistance option is the pre-tax deduction known as the ***Dependent Care Assistance Plan*** (DCAP). This is a federal program for employees at any income level to set aside up to $5,000 of their pre-tax income in a dependent care account. From this account, the employer pays the employee's child care provider or reimburses the employee for child care expenses that are incurred. The employer must administer the program, but the administrative cost is usually offset by the reduction to employer Federal Insurance Contributions Act (FICA) and Social Security payments as a result of employees' reduced taxable income.

As a company benefit, many large companies provide ***child care centers*** for young children. Rather than having to find someone to care for them, parents can bring their children to centers located at or close to the business headquarters. Center hours are compatible with employee work schedules, and the cost is often supplemented by the corporation. The centers may generate revenue by charging fees, perhaps on a sliding fee scale, and by accepting community children as well as employees' children. Admitting children from the community can help maximize use of staff and facilities.

Another employer-sponsored child care option is a cooperative partnership between several companies, collectively known as a ***consortium***. Member companies pool resources and agree to share costs and responsibilities of starting and operating a child care center for their employees. The child care center may be located at one member's work site, in a central business district or industrial park, or in an area where many employees live. The consortium model is often a good choice because it distributes the costs and responsibilities of developing quality child care services. It offers the same benefits to the employer such as reducing absenteeism and tardiness, enhancing community relations, and improving recruitment.

Dependent Adult Care Options. For years, child care has dominated the work and family agenda, but demographic changes are beginning to affect workers who have adult dependents. Their caregiving responsibilities may include visitation, transportation, errands, house work, and arrangements for medical care. According to a recent survey, the average American woman will spend seventeen years raising children and over eighteen years helping aging family members.

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According to a recent survey, the average American woman will spend seventeen years raising children and over eighteen years helping aging family members.

An aging population brings with it new management challenges for community and government agencies and organizations, as well as businesses. As family members strive to meet multiple dependent adult care responsibilities within family settings, their struggles and stresses tend to overflow into the broader community.

Caring for older relatives can have a variety of effects on workers and the workplace. Workers with adult dependents report stress and tension, both at work and home. For example, if an individual has an elderly parent who is sick and lives four hundred miles away, it is difficult for that employee to pay attention to work.

A growing number of employers are introducing innovative long-term care programs, thereby creating a foundation on which others may build. Services and programs may include: flexible work schedules; pre-tax

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spending accounts; education programs; resource libraries; support group opportunities; grants to local agencies to support their older adult care services; on-site adult or intergenerational day care; information and referral services based on a well-maintained database of local, state, and national resources; and employee assistance counseling.

As with child care options, dependent care benefits can lead to reduced absenteeism, tardiness, and turnover; improved recruitment, retention, and productivity; lower training costs; and increased competitiveness.

Intergenerational Care Options. As the population continues to age, more families will be caring for older relatives. Because of delayed childbirth, more couples are finding themselves sandwiched between the needs of children and dependent elders. These needs have created the ***sandwich generation,*** which refers to people who are dually responsible for the care of young children and older family members and friends. Practical, innovative options for meeting dependent care needs of the sandwich generation may be found through programs which offer intergenerational care. ***Intergenerational*** refers to activities or programs that increase cooperation, interaction, or exchange between any two generations. It involves the sharing of skills, knowledge, or experience between old and young.

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In an intergenerational care facility, child care programs and adult day care programs can be housed in the same facility, and participants can join in activities. Each age group has its own staff and space so that the special needs of both populations can be met.

The concept of intergenerational centers is becoming more popular throughout the country. Intergenerational programs are important not only to the participants, who include children and older adults, but also to the families of the participants, the staff of the intergenerational program, and the communities in which they serve.

Adoption Benefits. Many companies in the United States are offering employees some kind of adoption benefits. In some cases, it is a financial stipend to cover some or all adoption costs. In others, it is a policy that allows for adoption leave (similar to maternity or paternity leave) so that the child and parents can have time to bond and adjust to each other.

Today, some two million childbearing-age couples and one million single persons are interested in adopting children. Adoption, once the province of infertile couples seeking healthy infants, has changed. Individuals interested in adoption include single, first-time parents and couples who choose to add to their families through adoption. Many children being adopted are older, have disabilities, or are brothers and sisters who want homes together.

As adoption has gained in acceptance as a way to begin or expand a family, employees and employers have become more interested in adoption benefits.

As adoption has gained in acceptance as a way to begin or expand a family, employees and employers have become more interested in adoption benefits. Indeed, many prospective parents, especially those who are single, could not adopt without the support of their employers.

As part of their adoption benefits package, a growing number of companies are contracting with human resources consulting firms to provide their employees with adoption information, support, and referrals to licensed adoption agencies and organizations. An adoption specialist may be available by telephone to answer questions about the adoption process, types of adoption, locating and selecting an agency, and managing special situations, such as stepparent or legal risk adoptions.

Relocation Assistance. Relocation is a major issue confronting both corporations and families. Many companies report resistance from employees to move. Underlying this resistance is the prevalence of women in the workforce and the increase in dual-career marriages. Members of dual-career couples may be reluctant to disrupt the spouse's career. Resistance to company-initiated moves may also be prompted by a fear of potential disruption of the whole family, a growing emphasis on leisure and community activities, or a desire to be close to parents or extended family members.

Corporations are responding to employee reluctance by offering a variety of benefits to make a transfer more acceptable. In the past, financial assistance was the most common form of relocation aid, but today this is often supplemented by family and spouse assistance.

Spousal job-finding assistance is the predominant method to address dual-career couple relocation. Resume preparation, payment for employment agency fees, referrals to appropriate companies and key contact people, skills assessment, and job counseling are other forms of assistance offered to spouses.

Benefit Cafeteria Plans. Individuals have different needs during various stages of the life cycle. Because employees have different wants and needs, some businesses offer benefit cafeteria plans to their employees. A ***cafeteria plan*** refers to a benefit package in which employees are allowed to select a certain number of benefits from a benefit menu to fit their individual needs.

Employee Assistance Programs. Assistance with the issues of managing multiple roles is sometimes offered to employees through ***Employee Assistance Programs (EAPs)***. These are programs created to help employees handle difficulties such as work addiction, substance abuse, parenting issues, legal problems, and financial problems. For example, an employer may offer classes to provide peer support and counseling for employees on parenting issues. Employers may establish an EAP through the company's human resource division, a company counselor, or through a professional organization that specializes in such programs. The costs of the programs are usually paid totally or in part by the employer.

Notes

Corporations are responding to employee reluctance by offering a variety of benefits to make a transfer more acceptable.

Notes

Educational Assistance. Some employers may provide assistance for employees who wish to further their education, improve a skill required in employment, or to meet the express requirements of the employer as a condition for retaining employment. Eligible benefits might include tuition, fees, and books required for the courses.

Other employers may not provide financial assistance but do provide leave time as well as encouragement for employees to further their education.

Additional Benefits. A variety of additional benefits may be customized to meet needs of businesses and employees.

Some businesses provide a fitness facility that offers extended and Saturday hours to employees and family members.

- ***Health and Wellness Programs.*** Some businesses provide a fitness facility that offers extended and Saturday hours to employees and family members. Classes on nutrition, stress management, exercise, and other topics that promote good health may be offered as well.
- ***Transportation.*** Some employers provide benefits for transportation to and from work. This benefit may be in the form of reimbursement for commuting expenses, but such reimbursement generally creates additional taxable income for employees. Tokens, vouchers, and reimbursements may be provided to cover the cost of public transportation. In some situations, employers have encouraged employee carpools or vanpools. Generally the employer purchases vans, and one employee is designated as the driver. The driver then picks up several other employees and takes them to and from work. The cost to employees is usually modest and often covers only the cost of maintaining the van.
- ***Discounts.*** Employers in many service industries provide their employees with free or discounted services. Examples include telephone services to employees of phone companies and airline tickets to employees of airlines. Discounts may also be provided in the form of services sold by other businesses, such as the commission charged by a brokerage firm or insurance company.
- ***Subsidized Eating Facilities.*** Employers often provide fully or partially subsidized eating facilities for employees. While lunch is the most commonly served meal, breakfast and dinner may also be provided. Such facilities offer a place for employees to discuss common issues and may minimize the chance that employees will take prolonged lunch periods at off-site restaurants. The popularity of these facilities varies with the price of meals, the convenience of alternative places to eat, and the quality of the food served.
- ***Free Parking.*** Free parking as an employee benefit is often taken for granted by employees who work in suburban or rural areas where parking is customarily provided. The value of free or subsidized parking in urban areas is a very noticeable and often very valuable benefit. This benefit can be provided on a tax-free basis even if it is made available only to executives or highly paid employees.

ENTREPRENEURIAL OPTIONS

Notes

An ***entrepreneur*** is an individual who undertakes the organization and ownership of a business with the intent of making a profit; ***entrepreneurship*** is the process of getting into and operating one's own business. In recent years, the number of self-employed persons has doubled and is projected to increase as individuals pursue business opportunities. Today, approximately 20 percent of the work force are estimated to be entrepreneurs.

In considering the impact of various careers on family life, entrepreneurship affords unique options. The entrepreneur can set out from the beginning to create a family friendly business. When scheduling time for family activities or dealing with family emergencies, the business owner does not have to seek permission from a supervisor. Some individuals highly value having a family business where family members can work together and children may eventually assume management roles.

Home-based enterprises, businesses which are operated from an individual's home, are appealing to some individuals who want to generate income while remaining at home. Home-based enterprises do provide options for parents with preschool or school-age children; the parent can be at home near the children during the work day or be at home when children return from school. However, owning a home-based business does not necessarily mean more time spent with children during work hours, unless the business is a child care center. The number of home-based enterprises is growing, and information regarding home-based entrepreneurial opportunities, advantages, and disadvantages is readily available.

Home-based enterprises do provide options for parents with preschool or school-age children; the parent can be at home near the children during the work day or be at home when children return from school.

The idea of owning their own business appeals to many individuals who want more control over scheduling their own time and effort. At first glance, entrepreneurship might seem the perfect solution to many challenges of managing work, family, and community roles. There are many advantages to entrepreneurship, but there are also disadvantages and risks which should be carefully investigated.

The individual considering entrepreneurship should be realistic. Having one's own business does not necessarily mean less time at work. In fact, business ownership could require more time, depending on the demands inherent in the specific business. Entrepreneurship presents many responsibilities and pressures, and it can also be risky. Being an entrepreneur requires specific personal characteristics, such as persistence, creativity, independence, self-confidence, and responsibility. It is important to compare one's personal interests and aptitudes to those which have been identified with entrepreneurship.

Most individuals start a business based on something with which they are familiar such as a clothing store, auto mechanic shop, or a restaurant. Many people who are interested in entrepreneurship take courses in business, management, and financial planning to increase their knowledge and skills

Notes

in running a successful business. Several government agencies such as the Small Business Administration and other organizations such as the Chamber of Commerce also provide training and advice to entrepreneurs.

WORK ADDICTION AND THE FAMILY

In the last decade, work addiction has been identified as an increasingly important factor in the work careers of many individuals, particularly those from managerial and professional occupations. ***Work addiction***, or workaholism, is a compulsive drive to work at the expense of other aspects of an individual's life.

In all areas of life except work, addiction generally exhibits a negative image. Work addiction is not always perceived as negative, because many traits related to work addiction are highly rewarded in the workplace. Hard working employees are viewed as mature, responsible, and committed. They earn raises and promotions as well as the respect of co-workers and the approval of employers. Employers want their employees to be productive and to perform well. A hard working individual, who is willing to give extra effort to complete a difficult task or meet a deadline, exhibits many of the same traits as the individual addicted to work. What differentiates the hard working individual from the workaholic is the ability to shut off work when it is appropriate and to balance work with other priorities.

What differentiates the hard working individual from the workaholic is the ability to shut off work when it is appropriate and to balance work with other priorities.

As in substance abuse, addiction to work is dysfunctional to the individual and the employer. Individuals who are addicted to work devote a disproportionate amount of time and energy to their jobs. Some individuals work hard but have other interests; however for the workaholic, the job is the key focus of time and energy.

According to management experts, persons addicted to work are likely to emphasize logic and intellect over feelings. They focus on task performance, even with their own families. Taking themselves and their responsibilities seriously, they set high standards and do not tolerate weaknesses easily. Work addicts may feel too drained physically or emotionally to give much of themselves to their family.

Individuals addicted to work often deny their addiction. They will say that they could stop anytime they want. They may also justify overworking as temporary or because it enables them to provide more for the family. In reality, they want to work all the time because they like what they do and they feel more comfortable at work.

Warning signs often experienced by work addicts include:
- Spending a great deal more time working than with family and friends
- Career or work schedule causes problems with family or social life
- Difficulty in relaxing and disengaging from work when away from the workplace

- Taking work home
- Taking office equipment (such as pagers and laptop computers) everywhere, even on vacations
- Deterioration of physical and emotional health
- Difficulty in "letting go" and delegating work to others

The personal and social costs of addiction to work are high. On the personal level, it can lead to failed relationships, damaged health, and emotional and spiritual bankruptcy. On the job, work addicts may fail to nurture co-workers through delegating, encouraging creativity, and giving due credit. Quality of work may suffer as well. Within the family, work addiction takes a high toll, causing excess strain on roles and relationships. Work addiction severely hinders one's ability to manage multiple roles, because work is the first priority for expending time and energy.

To put work into better perspective, it is important for individuals to seek and accept support from family, friends, and co-workers. Priorities and goals need to be identified and implemented. Quality time for family and friends needs to be scheduled. It is also important to learn how to relax, to exercise regularly, and to begin taking care of one's personal needs. Persons who cannot overcome work addiction on their own should seek counseling.

Notes

Work addiction severely hinders one's ability to manage multiple roles, because work is the first priority for expending time and energy.

RESOURCES AVAILABLE

A wide array of resources are available to help families and businesses. Two resources which have been referenced throughout the text are explained in further detail.

Families and Work Institute

The ***Families and Work Institute*** is a national non-profit research, strategic planning, and consulting organization which conducts policy and worksite research on the changing workforce and its effects on the family and workplace. Funding for the Families and Work Institute comes from the country's major foundations and corporations. Findings from their numerous research projects are made available in publications and can be found in many libraries, on the World Wide Web, or purchased from the Families and Work Institute.

Texas Work and Family Clearinghouse

The ***Texas Work and Family Clearinghouse*** provides public and private employers, state agencies, policy makers, and individuals with technical assistance and information about dependent care and other employment-related family issues. Through local Texas Workforce Commission offices, the Clearinghouse serves job applicants with a computerized database listing dependent care information and referral services and helps employers

Notes

by providing information about options for dependent care assistance. The Clearinghouse conducts and compiles research on elder care, child care, and other employment related family issues in Texas. The Clearinghouse also administers state and federal grants supporting school age child care and dependent care information, resources, and referral.

Work/Family Program Consultants

The role of the professional consultant is to help identify specific needs of employees and to develop a plan to meet those needs within the context of the company's goals, benefits, and policies. A typical consultant will provide a number of services, including conducting a needs assessment, designing a benefit plan for the company, acting as a broker with insurance companies, offering legal and accounting advice, communicating the company's plan to employees, and administering the plan.

GRADES 7 & 8

Notes

- Display transparency 8C1, Families and Work, and discuss with students the relationship between work and family. Ask students to write one idea or guideline for families who are combining work and family. Lead a class discussion based on students' statements. KEY QUESTIONS: How can students incorporate the suggestions into their current family situations? How might they use suggestions in the future?
- Divide the class into small groups. Assign each group three key words or concepts associated with Initiatives for Families and Work. Ask students to define the words and share the meanings with the class.
- Display transparency 8C2, Alternative Work Arrangements. Divide the class into groups, and assign each group one of the five concepts. Ask students to develop a poster defining the concept and listing possible employers who might use that particular alternative work schedule. Share posters with the class.
- Have students, individually or as a group activity, interview adults to discover what benefits their employers provide them. Ask students to list all benefits cited, making note wherever a benefit is cited more than once. Using transparency 8C3, Employee Benefits, take a poll from students' interviews to see which benefits most commonly occur. Discuss similarities and differences among benefits offered.
- Use telephone directories and other available directories to list some area businesses. Divide the class into groups, and assign one of the businesses to each group. Have groups collect information about benefits available to the employees of their assigned business. Guide students in presenting the information to the class.
- Lead students to brainstorm advantages and disadvantages of telecommuting.

GRADES 9 & 10

- Assign each student vocabulary terms to research and teach to the class, using diagrams or visual aids when possible.
- Locate a videotape of a television series or movie made in the 1950s or 1960s. Watch the video. Ask students to think about what they noticed about family life in that era. QUESTIONS: What roles did women play? What roles did men play? Were women employed outside the home?

Notes

Were work and family roles combined? If so, how? If not, why do you think they were not?

- Have students locate classified ads that promote employee benefits and describe benefits the employers in the ads are providing to employees. Ads might tell about flextime, flexplace, job sharing, child care, retirement planning, and other family and work options.

- Display transparency 8C3, Employee Benefits. Lead a class discussion on advantages and disadvantages of each benefit listed. QUESTIONS: What benefits are most common? How do benefits contribute to employee production and satisfaction? How would certain benefits be of greater value to some employees than to others? How would certain benefits be of greater value than others at different points in life?

- Guide students in developing a questionnaire for employed individuals. Have students interview at least three individuals representing a variety of businesses. Possible questions might include: What kinds of benefits does your employer provide? What kinds of benefits would you like your employer to provide? What is the biggest problem you face in managing family and work roles? Lead a class discussion on findings.

- Show a video on entrepreneurship. Instruct students to take notes on the video and be prepared to participate in a class discussion afterward. QUESTIONS: What characteristics are needed for an individual to succeed as an entrepreneur? What risks are involved when starting a business? What kinds of responsibilities are involved in owning one's own business? How does entrepreneurship relate to balancing work and family?

GRADES 11 & 12

- Invite a representative from the Texas Workforce Commission to share information on the many benefits that employers may provide to employees. Guide students in preparing questions prior to the presentation.

- Arrange for a Human Resources Manager from a large business to speak to the class on what benefits they afford employees to better manage work and family. Ask the guest to help students understand the dollar cost to companies of benefits and the financial savings to employees.

- Have students write case studies depicting families who face varying challenges in managing work and family issues. Let students help define and then develop scenarios such as the following: a young dual-career couple; a mother who is a full-time homemaker, father who works full time, and preschool children; a single parent; a dual-career couple with children. Tell students to include issues which families face as they seek to manage multiple family, work, and community roles. Have students present each case study to the class and discuss questions which the depicted family must address. NOTE: Use good case studies as a basis for future student learning experiences.

Notes

- Ask student volunteers with work experience to prepare a presentation about the challenges of managing school, family, and work responsibilities. Students could also provide information on the benefits that employers made available. Allow the student audience to ask questions.

- Divide the class into cooperative learning groups. Using materials collected from personnel departments of various companies, have each group examine a different company's benefit package. QUESTIONS: Does the business provide health insurance and a pension plan for its employees? Do employees get paid vacations? How many sick days are allowed? Does the company offer family friendly benefits such as flextime, telecommuting, job sharing, and dependent care programs? Have the groups share their findings.

- Invite a few local entrepreneurs from the community to share their experiences in starting their own business. Ask them to describe the personal characteristics they think it takes to run a business, advantages and disadvantages of entrepreneurship, and the impact entrepreneurship has had on their family roles and responsibilities.

- Display transparency 8C8, Suggestions for Families Balancing Work and Family. Lead students to discuss the three suggestions provided and suggest additional ideas to help families balance work and family. As an extension of the learning experience, have students each elaborate on how one of the suggestions might be implemented in their families.

ANY GRADE

- Display transparency 8C1, Families and Work. Lead a class discussion on the relationship between work and family. QUESTIONS: Why is it important to consider different aspects of a job/career that are compatible with home and family responsibilities? What kinds of pressures occur when work and family are in balance? are not in balance?

- Prepare a cooperative learning experience that will allow groups of students an opportunity to write, produce, and present instructional materials about alternative work schedules, employee benefits, entrepreneurship, and work addiction.

Notes

- A recent publication by The Families and Work Institute, *Changing Workforce in America*, indicated that employees of all ages would like to allocate less time and energy to work and more time and energy to themselves, their families, and friends. Young employees seemed particularly protective of personal and family life. For many Americans in the workforce, this will require at least a modest shift of emphasis from work to self and family. Lead students to discuss their own opinions and how this shift might impact future family and work options.

- Arrange to have a panel of individuals who have had experience in flextime, flexplace, or telecommuting. Guide students in preparing written questions prior to the panel's presentation.

- Display transparency 8C3, Employee Benefits. Divide the class into small groups, and assign each group one type of benefit. Have students use references to prepare a one-page report on the assigned benefit. Lead groups in sharing information with the class.

- Have students research recent newspaper or magazine articles that focus on what the workplace provides to better meet the needs of its employees. Ask students to select an article or story, write a summary, and report to the class their findings. Examples of topics include flextime, telecommuting, job sharing, child care, and dependent adult care.

- Display transparency 8C4. Employer-Sponsored Child Care. Lead a class discussion to help students understand the different types. QUESTIONS: What are the advantages and disadvantages of each type of employer-sponsored child care? Are students aware of implementation of any of these types of child care in the community?

- Write the words "work addiction" on the chalkboard or overhead. Lead students to brainstorm words they think of when they hear the term work addiction. QUESTIONS: What causes workaholism? What is the difference between a person who works very hard and a person who is a work addict? How can an individual recognize he/she may be a work addict? What impact does work addiction have on one's family? How can the work addict learn to put work in the proper perspective?

- Display transparency 8C5, Warning Signs of Work Addiction. Lead a class discussion to help students understand some possible warning signs of work addiction. QUESTIONS: What are some of the long-term effects on work addicts? on family members, friends, and employers? Where could individuals receive help in overcoming work addiction?

- Have students research information regarding the Family Leave and Medical Act of 1993. Point out that some controversy has arisen in regard to the interpretation of this legislation. Ask students to select an article or story, write a summary, and report to the class their findings.

Following the reports, lead students to discuss reasons for the legislation and its potential impact on the families.

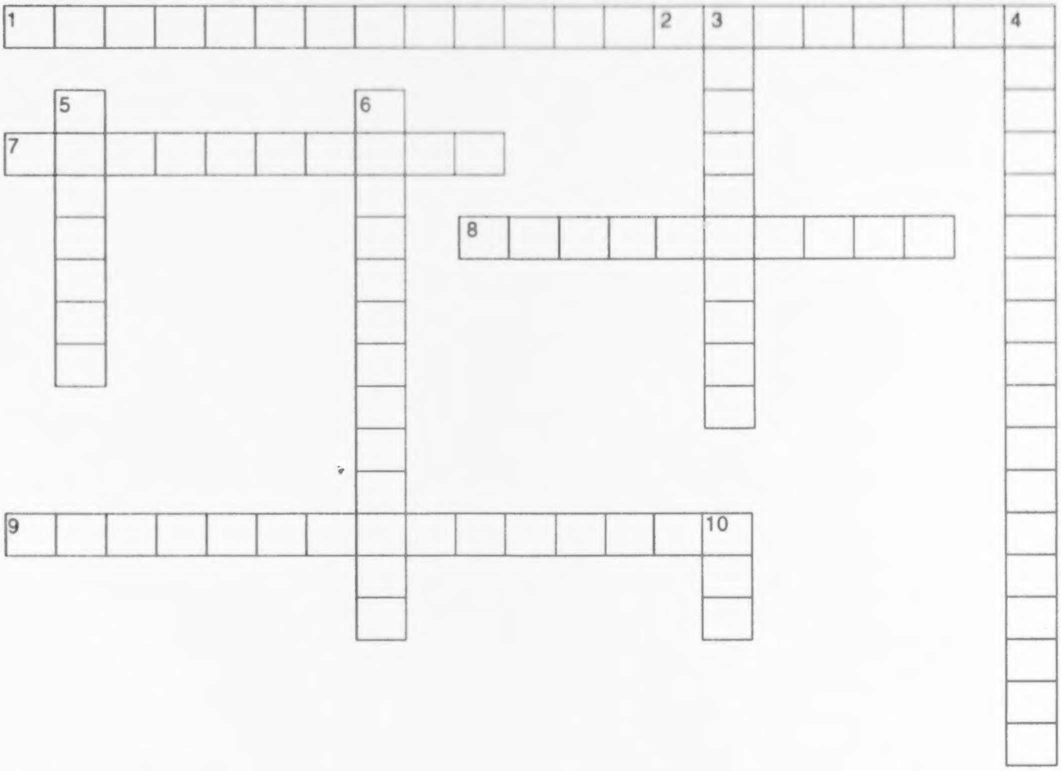
Notes

- Display transparency 8C8, Suggestions for Families Balancing Work and Family. Stress the importance of honest and open communication among family members. Have students work in groups to determine communication skills needed for effective family communication. Ask groups to present their information through a creative means, such as a poster, skit, or videotape. This assignment might be expanded into an FHA/HERO activity, such as a Families First project.

DIRECTIONS: Complete the following activity regarding initiatives for families. Indicate whether each statement is true or false by placing a ✓ in the appropriate column. In the space provided, reword each false statement to make it a true statement.

TRUE	FALSE	STATEMENT
		1. Research has shown that there is a reciprocal relationship between work satisfaction and family satisfaction.
		2. A job that offers adequate income will most likely be best for the family.
		3. Managing multiple roles in work and family has become a major challenge for men more than women.
		4. Approximately one-third of families today portray the traditional arrangement of a father working outside the home and a mother whose primary role is that of full-time homemaker.
		5. A dual-career couple is defined as a married couple where both partners are involved in career-oriented work and home responsibilities often accompanied by children.
		6. Family members need to spend time in quality communication at all times, not just when there is a crisis.
		7. Many businesses are beginning to respond to the needs of employees and their families.
		8. The role of full-time homemaker is not considered as a career.
		9. Although the dual-career couple is becoming the dominant family arrangement, roles in many of these families are still tradition bound.
		10. Needs, wants, and concerns of families change over time, depending on many variables.

DIRECTIONS: To review employee benefits, complete the following activity. Read each statement below the puzzle. Write the missing word beside the corresponding item number in the puzzle.



Across

1. An individual continues to receive pay during this vacation period.
2. Those days set aside by law or custom to commemorate an event or to serve as a day of freedom from labor or work.
7. Employer-sponsored child care center option that is a cooperative partnership between several companies.
8. Corporations are offering a variety of benefits to make a transfer more acceptable.
9. Group plans which cover hospital and medical costs.

Down

3. Caregiving responsibilities may include visitation, transportation, errands, house work, and arrangements for medical care.
4. People who are dually responsible for the care of young children and older family members and friends.
5. Usually based on a flat rate or percentage of monthly child care costs, paid as a reimbursement to the parent or directly to the child care center.
6. Provides protection against financial losses and status decline in the event of a death.
10. Programs created to help employees handle difficulties such as substance abuse and parenting (abbrev.).

DIRECTIONS: After reviewing all that you have learned about Initiatives for Families and Work, describe in essay form why it is important for businesses and employers to support an employee's capacity for balancing family and work.

DIRECTIONS: Interview an employed adult who is in the ***sandwich generation*** (individuals who are dually responsible for the care of children and older family members). Women represent 72 percent of all caregivers. However, you may encounter males who are caregivers as well. Ask the employee where they work, position title, and length of employment. Ask each individual the difficulties they face in trying to meet the needs of both the young and old. What kinds of initiatives would help them be better able to handle their situation? Discuss your findings in a short essay.

Families and Work

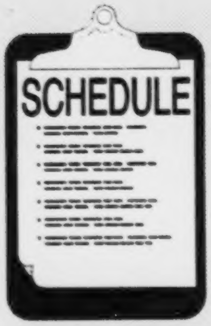
Important Facts To Remember:

- Research has shown that there is a reciprocal relationship between work satisfaction and family satisfaction.
- Managing work and family has become a major challenge as female labor force and single parenting have increased.
- The dual-career couple is becoming the dominant family arrangement. Only one out of ten families fit the traditional model.
- Careers may include both paid employment and full-time homemaker.

Alternative Work Arrangements

Flextime

Compressed Work Week



Job Sharing

Flexplace

Telecommunting

Employee Benefits

vacation and sick leave

holidays

profit sharing and retirement programs

insurance options

child care options

dependent adult care options

intergenerational care options

adoption benefits

relocation insurance

benefit cafeteria plans

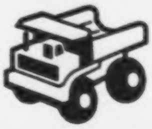
employee assistance programs

educational assistance

*additional benefits such as health and wellness programs, transportation, discounts, subsidized eating facilities, and free parking

ABC

Employer-sponsored Child Care



Vendor Program

Voucher Program

Dependent Care Assistance Plan (DCAP)

Child Care Center

Consortium

Warning Signs of Work Addiction

- ☑ spending a great deal more time working than with family and friends
- ☑ career or work schedule causes problems with family or social life
- ☑ difficulty in relaxing and disengaging from work when away from the workplace

- ☑ taking work home
- ☑ may take paperwork and office equipment every where, even on vacations
- ☑ deterioration of physical and emotional health
- ☑ difficulty in “letting go” and delegating work to others

8C5

Successful Entrepreneurs Are . . .

Persistent

Creative

Responsible

Inquisitive

Goal-oriented

Independent

Demanding

Self-confident

Risk-taking

Restless

1072

Resources for Families and Work Initiatives

Family Resource Coalition
200 S. Michigan Avenue, 16th Floor
Chicago, IL 60604
Telephone: (312) 341-0900
http://chtop.com/frc.htm

Families and Work Institute
330 Seventh Avenue, 14th Floor
New York, NY 10001
Telephone: (212) 465-2044
http://www.familiesandworkinst.org/

Texas Work and Family Clearinghouse
101 E, 15th Street, 416T
Austin, TX 78778
Telephone: (512) 936-3228
http://www.twc.state.tx.us/wrkfrcdev/wfchp.html

Suggestions for Families Balancing Work and Family

- Communicate honestly and openly.
- Critically examine and discuss roles played by family members.
- Identify values and beliefs most important to your family.
- ______________________________
- ______________________________

8C1

Notes

1. True
2. False — Income is one consideration. For example, a job that provides adequate income may not allow family time. It is important to investigate all policies and benefits.
3. False — It is a challenge for men as well as women, but especially for the increased number of women in the workforce. Approximately 2/3 of mothers with young children work outside the home.
4. False — Approximately one out of ten families today portray the traditional arrangement.
5. True
6. True
7. True
8. False — The role of full-time homemaker is considered as a career.
9. True
10. True

8C2

1. vacation leave
2. holidays
3. older adult
4. sandwich generation
5. voucher
6. life insurance
7. consortium
8. relocation
9. health insurance
10. EAP

8C3

Answers will vary.

8C4

Answers will vary.

Skills for Life

Teacher's Resource Materials

Skills for Life Skills for Life Skills for Life Skills for Life Skills for Life Skills for Life Skills for

Personal Development Skills

Health and Wellness Skills

Citizenship Skills

Communication Skills

Consumer Skills

Employability Skills

Parenting and Child Care Skills

Balancing Work and Family Skills

Development of Skills for Life began in 1990 with a research project to identify critical life skills needed by students. Based upon research results and advisory committee input, the Skills for Life Teacher's Resource Materials were planned as a series of self-contained modules taught in any sequence and incorporated into a variety of courses.

Research Based Life Skills Categories

Modules are organized into the following eight units, which incorporate identified life skills categories:

- Personal Development Skills
- Consumer Skills
- Health and Wellness Skills
- Employability Skills
- Citizenship Skills
- Parenting and Child Care Skills
- Communication Skills
- Balancing Work and Family Skills

Teacher's Resource Materials

Each unit consists of several self-contained modules which include teacher text, suggested teaching strategies, learning activities and answers, and transparency masters. Teaching strategies are provided for three levels: grades seven and eight, grades nine and ten, and grades eleven and twelve.

Skills for Life is packaged in loose-leaf form for maximum flexibility; units are color coded to facilitate use. Materials are designed to be placed in two three-inch binders (not included). Front pages and tabbed dividers are shipped with Packet One.

Thirty-six Modules

Skills for Life is marketed in packets of modules from varied units. Following is a listing of modules from the complete set of seven packets:

Packet One $15

- AIDS Awareness and Prevention
- Characteristics Needed for Employment
- Managing Multiple Roles
- Misdemeanors and Felonies
- Self-Esteem

Packet Two $15

- Personal Checking Accounts
- Stress Management
- Understanding Cultural Differences
- United States Flag
- Verbal and Nonverbal Communication

> *"Credit is a financial tool that is readily available to American consumers. Credit has advantages and disadvantages, and there are costs associated with its use. Credit is a financial tool which can be an opportunity or an albatross for families and individuals of all ages. Managed wisely, credit can open doors and increase financial flexibility. Irresponsible use of credit not only closes financial doors, but also leads to serious consequences which impact many aspects of individual and family life."*
>
> From Packet Seven (Unit 5, Module D, "Managing Credit")

BEST COPY AVAILABLE

Packet Three $15

- Effective Citizenship
- Functioning Effectively as a Family
- Leadership
- Substance Abuse
- Work Schedules and Compensation

Packet Four $15

- Employment Opportunities
- Human Nutrition
- Self-improvement
- Sex Education
- The United Nations

> *"Skipping meals, eating away from home, reducing diets, and poor snacking choices often may have a negative influence on adolescent nutrition intake. Today's adolescents have assumed an increased responsibility for purchasing and preparing food for themselves as well as their families, often without sufficient knowledge to make healthy food choices."*
>
> From Packet Four (Unit 2, Module D, "Human Nutrition")

Packet Five $15

- Budgeting/Purchasing
- Parliamentary Procedure
- School-age Parenting
- Social Security System
- Weight Control

Packet Six $15

- Conflict Resolution
- Financial Planning: Savings, Insurance, and Investments
- Securing Employment
- Selecting Child Care
- Social Conduct

Packet Seven $15

- Cancer and Cardiovascular Disease
- Goal Setting and Decision Making
- Initiatives for Families and Work
- Managing Credit
- Parenting Education: Prenatal, Postnatal, and Infant Care
- Parenting: What's It All About?

Nonprofit Org.
U.S. POSTAGE
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Lubbock, Texas
Permit No. 719

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Personal Development Skills

Health and Wellness Skills

Citizenship Skills

Communication Skills

Consumer Skills

Employability Skills

Parenting and Child Care Skills

Balancing Work and Family Skills

Each packet is $15 or get
all seven packets
for only $89!

How to Order

To order the materials, contact the
Home Economics Curriculum Center
Texas Tech University
Box 41161
Lubbock, Texas 79409-1161
Orders also are accepted by telephone
(806) 742-3029 or FAX (806) 742-3034.

1079

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Teacher's Resource Materials

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